



REPORT

ON

FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS

1958-59

BHAVNAGAR

LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquires were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Bhavnagar Centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on S/S J.N. Agrawal and K. Kumar, Research Officers, assisted by S/S N. D. Puri and A.R. Nag, Investigators Grade I, under the guidance and supervision of Shri L.R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

LABOUR BUREAU,
KENNEDY HOUSE, SIMLA-S.W. 4,
Dated the 23rd Sept., 1964.

K. C. SEAL
Director

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PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;

*Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia* in Bhavnagar, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

The present survey in Bhavnagar was part of an integrated scheme of family living surveys among industrial workers at 50* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Bhavnagar Centre presented in this Report.

1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of Reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and

*The list of 50 centres is given in Appendix I.

- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Bhavnagar, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "Non-Manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'Manual' work.

1.23. *Design of survey*

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling become operationally more convenient and economical. On the basis of a preliminary survey, conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Bhavnagar Centre and the list of 108 registered factories for the year ending 1957 was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Bhavnagar was 240 families to be canvassed for Schedule 'A' and 60 families for Schedule 'B'. The number of schedules finally collected and tabulated was 240 Schedule 'A' and 58 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered for Schedule 'B' was due to rejection of some schedules because of unsatisfactory data, etc.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families

would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the factories were grouped to form clusters of 4 each in such a way that the factories within a cluster belonged to different industries and were of varying sizes. The clusters were then arranged in decreasing order of number of workers and 2 independent samples of 6 clusters each were selected systematically with probability proportional to the number of workers in the cluster. These sub-samples were allotted at random to two six-monthly periods each consisting of six alternate months. As the work-load at this centre required only one Investigator, independence at the investigation stage was secured by pairing this centre with a nearby centre and interchanging the Investigators of the two centres in a suitable manner. The second stage unit for selection was working class family. These were selected through the pay-rolls of the establishments. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (on level of living) and the remaining 20 were taken for Schedule 'A' (on family budget).

1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Bhavnagar Centre was August, 1958 to July, 1959.

1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Bhavnagar, a city in the central part of Western India, in Gujarat State, is located on the south eastern side of the Saurashtra Peninsula, a short distance west of the Gulf of Cambay. It is also the district headquarter of Bhavnagar district. The average annual rainfall varies from 30 to 50 inches and the climate is temperate most of the year. The region produces grains, peanuts, cotton and vegetables. The city has important silk and cotton mills and trades extensively in cotton. The processing of peanut oil and vegetables is also significant. Salt industry has got special significance as well because of proximity to sea. Bhavnagar has educational institutions catering to the arts and sciences as well as commercial and technical schools. Bhavnagar city occupies an area of about 16 square kilometres and is connected with the rest of India by road, rail and air.

2.2. *Population*

With a population of 1.71 lakhs, Bhavnagar is the fifth largest city in the State of Gujarat. The density of population of the city is 10,689 per square kilometre. The following table shows the growth of population in Bhavnagar from 1901 onwards:

TABLE 2.1

| Year | Population* | | | | | | Decennial percentage variation |
|------|-------------|----|----|----|----|----|--------------------------------|
| 1 | 2 | | | | | | 3 |
| 1901 | .. | .. | .. | .. | .. | .. | 56,442 |
| 1911 | .. | .. | .. | .. | .. | .. | 60,694 |
| 1921 | .. | .. | .. | .. | .. | .. | 59,392 |
| 1931 | .. | .. | .. | .. | .. | .. | 75,594 |
| 1941 | .. | .. | .. | .. | .. | .. | 1,02,851 |
| 1951 | .. | .. | .. | .. | .. | .. | 1,37,951 |
| 1961 | .. | .. | .. | .. | .. | .. | 1,71,039 |

2.3. *Working class areas*

The working class population at Bhavnagar was reported to be concentrated in the following areas:—

1. Vadva and Amba chowk
2. Karchaliapara and Khargate

*Source : Census of India, 1951—Volume IV, Bombay, Saurashtra and Kutch—Part IIA. Figures for 1961 have been taken from Census of India—Paper No. 1 of 1962.

2.4. Working class markets

The markets patronised predominantly by the working class population in Bhavnagar City are:—

1. Vadva and Amba chowk
2. Karchaliapara and Khargate

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Bhavnagar Centre.

2.5. General characteristics of working class population—survey results

2.51. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Bhavnagar City was about 10 thousands. The estimated number of employees in these families was about 12 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2-2

Distribution of employees (including apprentices) by industries and other details

| Industry | Percentage distribution of employees by sex and adults/children | | | | Total number of em- ployees (esti- mated) | Average monthly income per em- ployee from paid employ- ment (Rs.) | Number of em- ployees (unesti- mated)* |
|---|--|-------|----------|--------|--|---|--|
| | Men | Women | Children | Total | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Production of hydrogenated oil | 94.44 | 5.56 | .. | 100.00 | 720 | 70.83 | 19 |
| Cotton spinning and weaving in mills | 91.90 | 8.10 | .. | 100.00 | 4,960 | 96.14 | 136 |
| Manufacture of iron and steel | 95.70 | 4.30 | .. | 100.00 | 484 | 103.86 | 16 |
| Rest | 88.87 | 10.51 | 0.62 | 100.00 | 6,252 | 70.76 | 193 |
| All | 90.67 | 9.02 | 0.31 | 100.00 | 12,416 | 82.19 | 364 |
| Number of employees (unesti- mated)* | 307 | 55 | 2 | 364 | .. | .. | .. |

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Of the total employees, about 40 per cent. were employed in cotton spinning and weaving mills. Women employees constituted 9 per cent. of the total and were employed in all the industry groups. The proportion of children (upto the age of 14 years) was very small.

The average monthly income per employee from paid employment was Rs. 82·19, the highest (Rs. 103·86) being in manufacture of iron and steel industry.

2·52. Occupation

Table 2·3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2·3

Distribution of employees (including apprentices) by occupation and other details

| Occupation | Percentage distribution of employees by sex and adults/children | | | | Total number of employees | Average monthly income per employee from paid employment (Rs.) | Number of employees (unestimated) |
|---|---|-------|----------|--------|---------------------------|--|-----------------------------------|
| | Men | Women | Children | Total | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Spinners, piecers and winders | 81·35 | 18·65 | | 100·00 | 1,508 | 84·42 | 46 |
| Drawers and weavers .. | 97·38 | 2·62 | | 100·00 | 1,650 | 105·21 | 46 |
| Spinners, weavers, knitters, dyers, etc. .. | 96·90 | 3·10 | | 100·00 | 1,488 | 98·49 | 43 |
| Furnacemen, rollers, etc. .. | 96·91 | 3·09 | | 100·00 | 674 | 107·34 | 22 |
| Tool makers, machinists, etc. | 100·00 | .. | | 100·00 | 644 | 127·24 | 15 |
| Labourers not elsewhere classified .. | 87·10 | 12·26 | 0·64 | 100·00 | 1,396 | 63·75 | 38 |
| Rest .. | 88·39 | 11·02 | 0·59 | 100·00 | 5,056 | 65·22 | 154 |
| All occupations .. | 90·67 | 9·02 | 0·31 | 100·00 | 12,416 | 82·19 | 364 |
| Number of employees (unestimated) .. | 307 | 55 | 2 | 364 | | | |

About 37 per cent. of the employees were employed in textile occupations, e.g., spinners, piecers and winders, drawers and weavers, and knitters, dyers, etc.

The average monthly income from paid employment per employee was, in case of tool makers, machinists, etc., furnacemen, rollers, etc., and textile occupations, higher than the overall average for all occupations.

2·53. Nature of employment and type of settlement

Table 2·4 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring

connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

| Number of days worked during the month | Nature of employment | | | Type of settlement | | Number of employees (unestimated) | |
|--|----------------------|--------|--------|--------------------|-------------|-----------------------------------|-----|
| | Regular | Casual | All | Settled | Not settled | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
| 0 | .. | .. | 24.47 | 7.56 | .. | 42.37 | 23 |
| 1—7 | .. | .. | 0.71 | 1.07 | 0.82 | 1.00 | 4 |
| 8—15 | .. | .. | 4.70 | 16.74 | 8.42 | 9.38 | 36 |
| 16—19 | .. | .. | 5.10 | 11.20 | 6.99 | 7.82 | 22 |
| 20—23 | .. | .. | 13.09 | 17.06 | 14.32 | 15.59 | 50 |
| 24—27 | .. | .. | 76.10 | 29.46 | 61.68 | 66.21 | 228 |
| 28—31 | .. | .. | 0.30 | .. | 0.21 | .. | 1 |
| Total | .. | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 364 |
| Percentage to total | .. | 69.11 | 30.89 | 100.00 | 82.16 | 17.84 | .. |
| Number of employees unestimated) | | 226 | 138 | 364 | 267 | 97 | .. |

Of the total employees, about 69 per cent. were regular and the remaining about 31 per cent. were casual*. A majority of the employees (82.16 per cent.) were settled at the centre.

2.54. Family income

The average monthly income per family of the population surveyed was Rs. 115.82. The estimated distribution of families in different income-groups is given in table 2.5.

TABLE 2.5

Distribution of families by monthly family income

| Monthly family income | | | | | | Percentage of families to total |
|------------------------------|----|----|----|----|----|---------------------------------|
| Less than Rs. 30 | .. | .. | .. | .. | .. | 0.42 |
| Rs. 30 to less than Rs. 60 | .. | .. | .. | .. | .. | 9.59 |
| Rs. 60 to less than Rs. 90 | .. | .. | .. | .. | .. | 19.63 |
| Rs. 90 to less than Rs. 120 | .. | .. | .. | .. | .. | 35.96 |
| Rs. 120 to less than Rs. 150 | .. | .. | .. | .. | .. | 16.45 |
| Rs. 150 to less than Rs. 210 | .. | .. | .. | .. | .. | 11.98 |
| Rs. 210 and above | .. | .. | .. | .. | .. | 5.97 |
| Total | | | | | | 100.00 |

*The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

The model family income group was from 'Rs. 90 to less than Rs. 120'. Only 10 per cent. of the families had income of less than Rs. 60 per month.

2.55. *Family size*

The average size of the family was 4.86 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6
Distribution of families by size

| Family size (number of members) | | | | | | | | Percentage of families to total |
|---------------------------------|----|----|----|----|----|----|----|---------------------------------|
| One | .. | .. | .. | .. | .. | .. | .. | 7.88 |
| Two and three | .. | .. | .. | .. | .. | .. | .. | 19.38 |
| Four and five | .. | .. | .. | .. | .. | .. | .. | 39.07 |
| Six and seven | .. | .. | .. | .. | .. | .. | .. | 19.76 |
| Above seven | .. | .. | .. | .. | .. | .. | .. | 13.91 |
| Total | | | | | | | | 100.00 |

A large proportion of families (about 59 per cent.) consisted of four to seven members.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Bhavnagar have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Bhavnagar, as revealed by the Survey, is presented below.

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

| Sex and marital status | Number of members (unestimated) | Age (years) | | | | | | | Total | Percentage distribution of all members |
|------------------------------------|---------------------------------|-------------|-------|--------|-------|-------|-------|--------------|--------|--|
| | | Below 5 | 5-14 | 15-34 | 35-54 | 55-59 | 60-64 | 65 and above | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| <i>Men</i> | | | | | | | | | | |
| Unmarried .. | 375 | 32.23 | 41.79 | 23.84 | 1.70 | 0.44 | .. | .. | 100.00 | 30.14 |
| Married .. | 270 | .. | .. | 55.44 | 38.09 | 4.74 | 0.77 | 0.96 | 100.00 | 20.87 |
| Widowed .. | 14 | .. | .. | 17.91 | 32.67 | 6.33 | 28.02 | 15.07 | 100.00 | 1.43 |
| Divorced .. | 1 | .. | .. | 100.00 | .. | .. | .. | .. | 100.00 | 0.13 |
| Separated .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Sub-total .. | 660 | 18.48 | 23.96 | 36.42 | 16.98 | 2.30 | 1.07 | 0.79 | 100.00 | 52.57 |
| <i>Women</i> | | | | | | | | | | |
| Unmarried .. | 259 | 36.75 | 56.71 | 5.93 | .. | .. | 0.61 | .. | 100.00 | 21.56 |
| Married .. | 264 | .. | .. | 71.53 | 27.29 | 0.95 | 0.23 | .. | 100.00 | 20.39 |
| Widowed .. | 60 | .. | .. | 6.04 | 37.87 | 11.61 | 22.09 | 22.39 | 100.00 | 5.21 |
| Divorced .. | 1 | .. | .. | 100.00 | .. | .. | .. | .. | 100.00 | 0.13 |
| Separated .. | 1 | .. | .. | 100.00 | .. | .. | .. | .. | 100.00 | 0.14 |
| Sub-total .. | 585 | 16.70 | 25.79 | 34.65 | 15.90 | 1.69 | 2.81 | 2.46 | 100.00 | 47.43 |
| Total .. | 1,245 | 17.65 | 24.82 | 35.58 | 16.47 | 2.01 | 1.89 | 1.58 | 100.00 | 100.00 |
| Number of members (unestimated) .. | .. | 224 | 294 | 461 | 199 | 27 | 21 | 19 | 1,245 | .. |

Taking all the members living with the families at the centre, about 53 per cent. were men and 47 per cent. women. Children of 14 years of age or below constituted about 42 per cent. of the total and persons of 55 years and above about 5 per cent. Of the persons falling in the age-group 15 to 54 about 54, per cent. were men and 46 per cent. women. In this age-group among men roughly 27 per cent. were unmarried, 70 per cent. married and 3 per cent. widowed and divorced. Among women in the same age-group, 5 per cent. were unmarried, 84 per cent. married, 10 per cent. widowed and the remaining 1 per cent. were either divorced or separated.

3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

| Size of family | | | | | Religion | | | |
|---------------------------------------|----|----|----|----|----------|--------|--------|--------|
| | | | | | Hinduism | Islam | Rest | All |
| 1 | | | | | 2 | 3 | 4 | 5 |
| One | .. | .. | .. | .. | 8.89 | 2.21 | 26.29 | 7.88 |
| Two and three | .. | .. | .. | .. | 20.70 | 12.92 | 30.84 | 19.38 |
| Four and five | .. | .. | .. | .. | 37.04 | 47.36 | 42.87 | 39.07 |
| Six and seven | .. | .. | .. | .. | 18.77 | 25.45 | .. | 19.76 |
| Above seven | .. | .. | .. | .. | 14.60 | 12.06 | .. | 13.91 |
| Total | | | | .. | 100.00 | 100.00 | 100.00 | 100.00 |
| Percentage of families to total | | | | .. | 79.77 | 18.81 | 1.42 | 100.00 |
| Average size of the family | | | | .. | 4.78 | 5.37 | 2.59 | 4.86 |
| Average number of children per family | | | | .. | 2.04 | 2.34 | .. | 2.06 |

3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother tongue and size

| Size of family | | | | | Mother tongue | | |
|---------------------------------------|----|----|----|----|---------------|--------|--------|
| | | | | | Gujarati | Rest | All |
| 1 | | | | | 2 | 3 | 4 |
| One | .. | .. | .. | .. | 6.01 | 28.09 | 7.88 |
| Two and three | .. | .. | .. | .. | 19.83 | 14.53 | 19.38 |
| Four and five | .. | .. | .. | .. | 39.85 | 30.63 | 39.07 |
| Six and seven | .. | .. | .. | .. | 20.24 | 14.53 | 19.76 |
| Above seven | .. | .. | .. | .. | 14.07 | 12.22 | 13.91 |
| Total | | | | | 100.00 | 100.00 | 100.00 |
| Percentage of families to total | | | | | 91.52 | 8.48 | 100.00 |
| Average size of the family | | | | | 4.90 | 4.48 | 4.86 |
| Average number of children per family | | | | | 2.07 | 1.95 | 2.06 |

Gujarati speaking families formed about 92 per cent. of the total and the remaining eight per cent. of the families spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

| Age group and educational standard | | Monthly family income class (Rs.) | | | | | | | All |
|------------------------------------|----|-----------------------------------|------------|------------|-------------|--------------|--------------|------------------|--------|
| | | <30* | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | |
| 1 | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| (i) Age less than 5 years | | | | | | | | | |
| Below primary | .. | .. | .. | 5.12 | 3.35 | 14.21 | 2.33 | .. | 4.52 |
| No education | .. | .. | 100.00 | 94.88 | 96.65 | 85.79 | 97.67 | 100.00 | 95.48 |
| Total | .. | .. | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 1000.00 | 100.00 |
| (ii) Age 5 years and above | | | | | | | | | |
| Illiterate | .. | .. | 68.09 | 68.08 | 65.70 | 50.94 | 59.96 | 52.16 | 61.18 |
| Below primary | .. | 100.00 | 20.36 | 9.04 | 17.85 | 28.58 | 26.22 | 23.51 | 20.68 |
| Primary | .. | .. | 9.47 | 14.86 | 13.59 | 12.09 | 8.83 | 17.06 | 12.77 |
| Middle | .. | .. | 2.08 | 8.02 | 2.52 | 7.31 | 4.20 | 4.97 | 4.71 |
| Matriculate | .. | .. | .. | .. | 0.34 | 1.08 | 0.79 | 2.30 | 0.66 |
| Others | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Total | .. | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

* The sign '<' in this and subsequent tables denotes 'less than'.

Only about 5 per cent. of children aged less than 5 years had started receiving education. Taking all members aged 5 years and above, only a negligible proportion had reached the matriculation standard. By and large, the percentage of illiterate members seemed to decline with higher income classes.

3.6. *Distribution of family members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

Percentage distribution of family members by age, sex and activity status

| Sex and activity status | Number of members (unestimated) | Age (years) | | | | | | | | Percentage distribution of all members |
|-------------------------|---------------------------------|-------------|-------|--------|-------|-------|-------|--------------|--------|--|
| | | Below 5 | 5-14 | 15-34 | 35-54 | 55-59 | 60-64 | 65 and above | Total | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| <i>Male</i> | | | | | | | | | | |
| Employer .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Employee .. | 305 | .. | 0.35 | 60.66 | 36.34 | 2.61 | 0.04 | .. | 100.00 | 23.82 |
| Apprentice .. | 4 | .. | .. | 100.00 | .. | .. | .. | .. | 100.00 | 0.31 |
| Self-employed .. | 17 | .. | .. | 86.50 | 10.16 | 3.34 | .. | .. | 100.00 | 1.35 |
| Unpaid family labour .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Unemployed .. | 9 | .. | .. | 100.00 | .. | .. | .. | .. | 100.00 | 0.82 |
| Not in labour force | 325 | 36.99 | 47.62 | 9.11 | 0.52 | 2.08 | 2.10 | 1.58 | 100.00 | 26.27 |
| Sub-total .. | 660 | 18.48 | 23.96 | 36.42 | 16.98 | 2.30 | 1.07 | 0.79 | 100.00 | 52.57 |
| <i>Female</i> | | | | | | | | | | |
| Employer .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Employee .. | 55 | .. | .. | 45.56 | 51.02 | 2.27 | .. | 1.15 | 100.00 | 2.39 |
| Apprentice .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Self-employed | 16 | .. | 8.85 | 38.62 | 43.36 | .. | 3.05 | 6.12 | 100.00 | 1.47 |
| Unpaid family labour .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Unemployed .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Not in labour force | 514 | 18.19 | 27.77 | 33.93 | 13.04 | 1.71 | 2.95 | 2.41 | 100.00 | 43.57 |
| Sub-total .. | 595 | 16.70 | 25.79 | 34.65 | 15.90 | 1.69 | 2.81 | 2.46 | 100.00 | 47.43 |
| Total .. | 1,245 | 17.65 | 24.82 | 35.58 | 16.47 | 2.01 | 1.89 | 1.58 | 100.00 | 100.00 |

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Bhavnagar comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole population, the labour force participation was to the extent of 30 per cent. consisting of gainfully occupied and unemployed categories.

3.7. *Distribution of family members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was entirely dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:—

TABLE 3-6

Percentage distribution of family members by age, sex and economic status

| Economic status and sex | Number of members (unestimated) | Age (years) | | | | | | | Total | Percentage distribution of all members |
|--|---------------------------------|-------------|-------|-------|-------|-------|-------|--------------|--------|--|
| | | Below 5 | 5-14 | 15-34 | 35-54 | 55-59 | 60-64 | 65 and above | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| <i>Earners</i> | | | | | | | | | | |
| Male .. | 309 | .. | 0.26 | 61.06 | 35.59 | 2.82 | 0.27 | .. | 100.00 | 24.39 |
| Female .. | 54 | .. | .. | 37.75 | 55.87 | 2.02 | .. | 4.36 | 100.00 | 2.69 |
| Sub-total .. | 363 | .. | 0.24 | 58.75 | 37.60 | 2.74 | 0.24 | 0.43 | 100.00 | 27.08 |
| <i>Earning dependants</i> | | | | | | | | | | |
| Male .. | 22 | .. | 1.53 | 87.66 | 7.85 | 3.16 | .. | .. | 100.00 | 1.43 |
| Female .. | 17 | .. | 11.10 | 54.81 | 30.26 | .. | 3.83 | .. | 100.00 | 1.17 |
| Sub-total .. | 39 | .. | 5.73 | 72.88 | 17.93 | 1.74 | 1.72 | .. | 100.00 | 2.60 |
| <i>Non-earning dependants</i> | | | | | | | | | | |
| Male .. | 329 | 36.31 | 46.77 | 11.21 | 0.52 | 1.79 | 1.85 | 1.55 | 100.00 | 26.75 |
| Female .. | 514 | 18.19 | 27.77 | 33.93 | 13.04 | 1.71 | 2.95 | 2.41 | 100.00 | 43.57 |
| Sub-total .. | 843 | 25.09 | 35.00 | 25.28 | 8.28 | 1.74 | 2.53 | 2.08 | 100.00 | 70.32 |
| Total .. | 1,245 | 17.65 | 24.82 | 35.58 | 16.47 | 2.01 | 1.89 | 1.58 | 100.00 | 100.00 |
| <i>Number of members (unestimated)</i> | | | | | | | | | | |
| .. | .. | 224 | 294 | 461 | 199 | 27 | 21 | 19 | 1,245 | .. |

Earners and earning dependants constituted about 30 per cent. of the total; 26 per cent. being men and the remaining 4 per cent. women. The non-earning dependants who consisted mainly of children and women doing household work accounted for 70 per cent.

3.8. Family size, composition, economic status and earning strength by income

3.8.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to draw any conclusion on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two way distribution of families by income and size is given in table 3.7.

TABLE 3.7

Percentage distribution of families by family income and family size

| Family size | Monthly family income class (Rs.) | | | | | | | | |
|---------------------------------------|-----------------------------------|------------|------------|-------------|--------------|--------------|------------------|--------|--------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| One | .. | 100.00 | 19.34 | 13.76 | 7.32 | 1.68 | .. | .. | 7.88 |
| Two and three | .. | .. | 14.94 | 27.72 | 19.41 | 23.81 | 10.71 | 5.44 | 19.38 |
| Four and five | .. | .. | 48.86 | 40.59 | 44.03 | 30.86 | 38.53 | 14.87 | 39.07 |
| Six and seven | .. | .. | 16.86 | 16.02 | 16.05 | 29.06 | 18.63 | 37.05 | 19.76 |
| Above seven | .. | .. | .. | 1.91 | 13.19 | 14.59 | 32.13 | 42.64 | 13.91 |
| Total | .. | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Percentage of families to total | .. | 0.42 | 9.59 | 19.63 | 35.96 | 16.45 | 11.98 | 5.97 | 100.00 |
| Number of families (un- estimated) | | 1 | 19 | 44 | 77 | 41 | 36 | 22 | 240 |

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a large percentage of large sized families.

The composition of families by the economic status of members is given in table 3-8.

TABLE 3-8
Composition of families by economic status

| Category of members | Average number of members per family by monthly family income class (Rs.) | | | | | | | |
|---------------------------------|---|------------|------------|-------------|--------------|--------------|------------------|-------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| Earners | | | | | | | | |
| Adult male .. | 1.00 | 0.96 | 1.02 | 1.12 | 1.19 | 1.41 | 1.99 | 1.18 |
| Adult female .. | .. | 0.14 | 0.07 | 0.11 | 0.03 | 0.35 | 0.33 | 0.13 |
| Children male .. | .. | .. | 0.02 | .. | .. | .. | .. | .. |
| Children female .. | .. | .. | .. | .. | .. | .. | .. | .. |
| All earners .. | 1.00 | 1.10 | 1.11 | 1.23 | 1.22 | 1.76 | 2.32 | 1.31 |
| Earning dependants | | | | | | | | |
| Adult male .. | .. | 0.04 | 0.01 | 0.11 | 0.04 | 0.09 | 0.11 | 0.07 |
| Adult female .. | .. | .. | 0.06 | 0.02 | 0.13 | 0.05 | 0.07 | 0.05 |
| Children male .. | .. | .. | .. | .. | 0.01 | .. | .. | .. |
| Children female .. | .. | .. | .. | 0.02 | .. | .. | .. | 0.01 |
| All earning dependants .. | .. | 0.04 | 0.07 | 0.15 | 0.18 | 0.14 | 0.18 | 0.13 |
| Non-earning dependants | | | | | | | | |
| Adult male .. | .. | 0.17 | 0.24 | 0.17 | 0.29 | 0.37 | 0.06 | 0.22 |
| Adult female .. | .. | 1.01 | 0.89 | 1.15 | 1.25 | 1.32 | 1.61 | 1.15 |
| Children male .. | .. | 0.88 | 0.71 | 0.99 | 1.14 | 1.59 | 2.06 | 1.08 |
| Children female .. | .. | 0.69 | 0.90 | 0.91 | 1.20 | 0.98 | 1.46 | 0.97 |
| All non-earning dependants .. | .. | 2.75 | 2.74 | 3.22 | 3.88 | 4.26 | 5.19 | 3.42 |
| Total | | | | | | | | |
| Adult male .. | 1.00 | 1.17 | 1.27 | 1.40 | 1.52 | 1.87 | 2.16 | 1.47 |
| Adult female .. | .. | 1.15 | 1.02 | 1.28 | 1.41 | 1.72 | 2.01 | 1.33 |
| Children male .. | .. | 0.88 | 0.73 | 0.99 | 1.15 | 1.59 | 2.06 | 1.08 |
| Children female .. | .. | 0.69 | 0.90 | 0.93 | 1.20 | 0.98 | 1.46 | 0.98 |
| All members .. | 1.00 | 3.89 | 3.92 | 4.60 | 5.28 | 6.16 | 7.69 | 4.86 |
| Number of members (unestimated) | 1 | 77 | 176 | 352 | 224 | 253 | 182 | 1,245 |

The average number of members per family was 4.86. Of these, 1.31 were earners, 0.13 earning dependants and 3.42 non-earning dependants. The number of earners and non-earning dependants, on the whole, increased with the increase in family income.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9

Percentage distribution of families by earning strength

| Earning strength | Monthly family income class (Rs.) | | | | | | | |
|---|-----------------------------------|------------|------------|-------------|--------------|--------------|------------------|--------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| One earner .. | 100.00 | 85.99 | 84.03 | 70.00 | 67.83 | 21.74 | 25.66 | 65.63 |
| One earner and one or more earning dependants .. | .. | 10.10 | 6.39 | 12.27 | 9.71 | 8.66 | .. | 9.27 |
| Two earners .. | .. | 8.91 | 8.60 | 15.12 | 18.68 | 59.91 | 37.52 | 19.87 |
| Two earners and one or more earning dependants .. | .. | .. | .. | .. | 3.78 | 4.42 | 3.68 | 1.37 |
| Three earners .. | .. | .. | 1.58 | 2.03 | .. | 3.70 | 12.48 | 2.23 |
| Three earners and one or more earning dependants .. | .. | .. | .. | .. | .. | 1.57 | 7.34 | 0.68 |
| More than three earners with or without earning dependants .. | .. | .. | .. | 0.58 | .. | .. | 13.32 | 1.00 |
| Total .. | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

Taking all families, the proportion of families having one earner was the largest, being 65.63 per cent. of the total. The percentage of families having more than two earners was rather small (5.23 per cent. of the total).

The distribution of families by income and earning strength in terms of relationship with the main earner is given in table 3.10. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3-10

Percentage distribution of families by earning strength by relationship with the main earner

| Family earning strength by relationship with the main earner | Number of families (unestimated) | Monthly family income class (Rs.) | | | | | | | | Percentage distribution of all families |
|--|----------------------------------|-----------------------------------|-------------|-------------|--------------|---------------|---------------|---------------|--------|---|
| | | < 30 | 30— < 60 | 60— < 90 | 90— < 120 | 120— < 150 | 150— < 210 | 210 and above | Total | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Self .. | 133 | 0.63 | 12.57 | 25.13 | 38.35 | 17.01 | 3.98 | 2.33 | 100.00 | 65.63 |
| Self and wife or husband .. | 22 | .. | 10.45 | 13.53 | 47.60 | 17.22 | 11.20 | .. | 100.00 | 9.27 |
| Self and one or more children | 61 | .. | 1.88 | 7.90 | 27.35 | 15.47 | 36.13 | 11.27 | 100.00 | 19.87 |
| Self, wife or husband and one or more children .. | 5 | .. | .. | .. | .. | 45.36 | 38.61 | 16.03 | 100.00 | 1.37 |
| Self and one or more other family members | 9 | .. | .. | 13.93 | 32.82 | .. | 19.86 | 33.39 | 100.00 | 2.23 |
| Self, wife or husband and one or more other family members | 3 | .. | .. | .. | .. | .. | 30.01 | 69.99 | 100.00 | 0.63 |
| Self, one or more children and one or more other family members | 7 | .. | .. | .. | 20.71 | .. | .. | 79.29 | 100.00 | 1.00 |
| Self, wife or husband, one or more children and one or more other family members | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| All families .. | 240 | 0.42 | 9.59 | 19.63 | 35.96 | 16.45 | 11.98 | 5.97 | 100.00 | 100.00 |
| Number of families (unestimated) | .. | 1 | 19 | 44 | 77 | 41 | 30 | 22 | 240 | .. |

Taking all families, the main earner was the sole earner in about 66 per cent. of the cases. In about 9 per cent. of the cases he/she was assisted by wife/husband, in about 20 per cent. of the cases by children, in about 1 per cent. of the cases by wife/husband and children and in about 2 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3-11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3-8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the

family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

| Category of dependants and relationship with the main earner | Monthly family income class (Rs.) | | | | | | | |
|--|-----------------------------------|------------|------------|-------------|--------------|--------------|------------------|--------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| <i>Living with family</i> | | | | | | | | |
| Wife or husband .. | .. | 69.54 | 66.31 | 75.60 | 80.39 | 65.13 | 68.48 | 71.99 |
| Son or daughter .. | .. | 134.04 | 160.03 | 174.22 | 235.64 | 235.98 | 274.86 | 190.37 |
| Father, mother, uncle, aunt .. | .. | 31.20 | 27.32 | 32.94 | 32.87 | 38.17 | 20.73 | 31.42 |
| Brother, sister, cousin .. | .. | 16.05 | 11.20 | 16.07 | 22.31 | 31.80 | 68.51 | 21.08 |
| Nephew, niece .. | .. | 11.54 | 4.34 | 13.40 | 4.63 | 4.53 | 31.11 | 9.94 |
| Father-in-law, mother-in-law, brother-in-law, sister-in-law .. | .. | .. | 4.34 | 3.87 | 6.89 | 9.74 | 18.96 | 5.68 |
| Son-in-law, daughter-in-law .. | .. | 4.33 | 0.68 | 1.73 | 4.63 | 11.87 | 12.99 | 4.13 |
| Grand children .. | .. | 8.66 | .. | .. | .. | 28.27 | 23.09 | 5.60 |
| Others .. | .. | .. | .. | 3.90 | 1.40 | .. | .. | 1.63 |
| Total .. | .. | 275.36 | 274.22 | 321.73 | 388.76 | 425.49 | 518.73 | 341.84 |
| <i>Living away from family</i> | | | | | | | | |
| Wife or husband .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Son or daughter .. | .. | .. | .. | 1.73 | .. | .. | .. | 0.62 |
| Father, mother, uncle, aunt .. | .. | .. | 1.91 | 8.41 | 3.51 | 2.64 | .. | 4.29 |
| Brother, sister, cousin .. | .. | 2.89 | .. | 3.02 | 3.51 | .. | .. | 1.94 |
| Nephew, niece .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Father-in-law, mother-in-law, brother-in-law, sister-in-law .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Son-in-law, daughter-in-law .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Grand children .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Others .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Total .. | .. | 2.89 | 1.91 | 13.16 | 7.02 | 2.64 | .. | 6.85 |
| <i>Dependent units</i> | | | | | | | | |
| Number of dependent units living away per 100 families .. | .. | .. | 10.48 | 6.56 | 1.92 | 14.09 | 3.87 | 6.65 |

Ignoring the income class 'Rs. 60 to less than Rs. 90,' the number of dependants living with family increased progressively with the increase in the monthly family income. There was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

| Monthly family income class (Rs.) | Family composition (in terms of relationship with the main earner) | | | | | | | Rest | All |
|-------------------------------------|--|-----------------|------------------|----------------------------|---|-------------------------------------|--------|--------|--------|
| | Un-married earner | Husband or wife | Husband and wife | Husband, wife and children | Husband, wife, children and other members | Un-married earner and other members | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Below 60 .. | .. | 33.79 | 20.72 | 16.62 | 7.77 | 9.01 | .. | 9.26 | 10.01 |
| 60—<120 .. | .. | 60.53 | 79.28 | 58.49 | 63.30 | 47.02 | 74.59 | 19.79 | 55.59 |
| 120 and above .. | .. | 5.68 | .. | 24.89 | 28.93 | 43.37 | 25.41 | 70.95 | 34.40 |
| Total .. | .. | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Percentage of families to total .. | .. | 4.88 | 3.00 | 6.12 | 39.06 | 33.22 | 6.23 | 7.49 | 100.00 |
| Number of families (unestimated) .. | .. | 9 | 6 | 13 | 92 | 85 | 14 | 21 | 240 |

Family types consisting of husband, wife and children and husband, wife, children and other members taken together constituted about 72 per cent. of the total families.

Table 3·13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3·13

Percentage distribution of families by family composition (in terms of adults/children) and by income

| Monthly family income class (Rs. | Family composition (in terms of adults/children) | | | | | | | | | | All |
|----------------------------------|--|------------------------------------|----------|----------------------|-------------------------|-----------------------------------|----------|----------------------|--------------------------------|----------------|--------|
| | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and 1 child | 2 adults and 2 children | 2 adults and more than 2 children | 3 adults | 3 adults and 1 child | 3 adults and more than 1 child | Other families | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Below 60 | 28·81 | .. | 13·63 | 4·83 | 5·85 | 14·12 | .. | 9·62 | 10·74 | 4·30 | 10·01 |
| 60—< 120 | 67·68 | .. | 58·19 | 82·28 | 65·73 | 54·73 | 30·13 | 88·53 | 40·56 | 41·10 | 55·59 |
| 120 and above | 3·51 | .. | 28·18 | 12·89 | 28·42 | 31·15 | 69·87 | 1·85 | 48·70 | 54·60 | 34·40 |
| Total | 100·00 | .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total | 7·88 | .. | 7·47 | 8·60 | 11·07 | 13·96 | 3·31 | 7·20 | 19·40 | 21·11 | 100·00 |
| Number of families (unestimated) | 15 | .. | 17 | 18 | 27 | 31 | 7 | 16 | 41 | 68 | 240 |

The common types of families were 3 adults and more than one child and 2 adults and more than two children.

3·82. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3·14 gives the percentage distribution of families by monthly per capita income class and family size.

The average monthly income per family varied from Rs. 46.72 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 257.08 in the highest income class. Ignoring the lowest income class, the average per capita income increased with an increase in the family income.

4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income per family by source, category of earner and family income classes

| Category of earner and source | Monthly family income class (Rs.) | | | | | | | All |
|------------------------------------|-----------------------------------|------------|------------|-------------|--------------|--------------|---------------------|--------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| <i>Men</i> | | | | | | | | |
| Paid employment .. | 21.00 | 40.10 | 70.23 | 94.23 | 120.61 | 132.70 | 211.99 | 100.00 |
| Self-employment .. | .. | 1.69 | 0.73 | 2.13 | 1.81 | 9.62 | 14.27 | 3.41 |
| Other sources .. | 6.00 | 1.11 | 3.37 | 2.77 | 5.62 | 7.84 | 10.75 | 4.30 |
| Sub-total : by men | 27.00 | 42.90 | 74.33 | 99.13 | 128.04 | 150.46 | 237.01 | 107.71 |
| <i>Women</i> | | | | | | | | |
| Paid employment .. | .. | 2.78 | 2.33 | 5.04 | 2.76 | 19.02 | 10.44 | 5.89 |
| Self-employment .. | .. | 0.97 | 0.03 | 1.22 | 0.56 | 6.44 | 9.63 | 1.98 |
| Other sources .. | .. | .. | .. | 0.20 | 0.15 | .. | .. | 0.10 |
| Sub-total : by women | .. | 3.75 | 2.36 | 6.46 | 3.47 | 25.46 | 20.07 | 7.97 |
| <i>Children</i> | | | | | | | | |
| Paid employment .. | .. | .. | 0.24 | .. | 0.04 | .. | .. | 0.05 |
| Self-employment .. | .. | .. | .. | 0.16 | .. | .. | .. | 0.06 |
| Other sources .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Sub-total : by children | .. | .. | 0.24 | 0.16 | 0.04 | .. | .. | 0.11 |
| <i>Family</i> | | | | | | | | |
| Paid employment .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Self-employment .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Other sources .. | .. | 0.07 | .. | .. | .. | 0.24 | .. | 0.03 |
| Sub-total : by family | .. | 0.07 | .. | .. | .. | 0.24 | .. | 0.03 |
| <i>Total</i> | | | | | | | | |
| Paid employment .. | 21.00 | 42.88 | 72.80 | 99.27 | 123.41 | 151.72 | 222.43 | 105.94 |
| Self-employment .. | .. | 2.66 | 0.76 | 3.51 | 2.37 | 16.36 | 23.90 | 5.45 |
| Other sources .. | 6.00 | 1.18 | 3.37 | 2.97 | 5.77 | 8.08 | 10.75 | 4.43 |
| Total income .. | 27.00 | 46.72 | 76.93 | 105.75 | 131.55 | 176.16 | 257.08 | 115.82 |
| Percentage of families to total .. | 0.42 | 9.59 | 19.63 | 35.96 | 16.45 | 11.98 | 5.97 | 100.00 |

An analysis of income by category of earner shows that men contributed the largest amount (93 per cent. of the total income) to the average monthly family income from all the three sources. The contribution of women to the average monthly family income from all the three sources was Rs. 7.97 or 6.88 per cent. of the total income. The contribution of children and 'family' was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

| Category of earner and source | Monthly per capita income class (Rs.) | | | | | | | | | |
|-------------------------------|---------------------------------------|-----------|------------|------------|------------|------------|------------|------------|--------------------|--------|
| | <5 | 5— <10 | 10— <15 | 15— <20 | 20— <25 | 25— <35 | 35— <50 | 50— <65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Men | | | | | | | | | | |
| Paid employment | .. | 42.47 | 74.90 | 94.97 | 104.21 | 108.70 | 128.19 | 95.84 | 122.28 | 100.00 |
| Self-employment | .. | .. | 3.08 | 5.38 | 1.71 | 5.24 | 1.37 | 6.96 | .. | 3.41 |
| Other sources .. | .. | 2.23 | 1.77 | 6.27 | 4.13 | 5.57 | 2.77 | 5.48 | 2.92 | 4.30 |
| Sub-total: by men | .. | 44.70 | 79.75 | 106.62 | 110.05 | 119.51 | 132.33 | 108.28 | 125.20 | 107.71 |
| Women | | | | | | | | | | |
| Paid employment | .. | 0.58 | 4.43 | 5.75 | 2.76 | 4.08 | 15.23 | .. | 18.20 | 5.89 |
| Self-employment | .. | 1.16 | 1.64 | 0.27 | 3.58 | 2.64 | 4.21 | .. | .. | 1.98 |
| Other sources .. | .. | .. | 0.49 | 0.05 | 0.13 | .. | .. | .. | .. | 0.10 |
| Sub-total: by women | .. | 1.74 | 6.56 | 6.07 | 6.47 | 6.72 | 19.44 | .. | 18.20 | 7.97 |
| Children | | | | | | | | | | |
| Paid employment | .. | .. | 0.05 | .. | 0.25 | .. | .. | .. | .. | 0.05 |
| Self-employment | .. | .. | .. | .. | .. | 0.26 | .. | .. | .. | 0.06 |
| Other sources .. | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Sub-total: by children | .. | .. | 0.05 | .. | 0.25 | 0.26 | .. | .. | .. | 0.11 |
| Family | | | | | | | | | | |
| Paid employment | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Self-employment | .. | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Other sources .. | .. | 0.13 | .. | 0.16 | .. | .. | .. | .. | .. | 0.03 |
| Sub-total: by family | .. | 0.13 | .. | 0.16 | .. | .. | .. | .. | .. | 0.03 |
| Total | | | | | | | | | | |
| Paid employment | .. | 43.05 | 79.38 | 100.72 | 107.22 | 112.78 | 143.42 | 95.84 | 140.48 | 105.94 |
| Self-employment | .. | 1.16 | 4.72 | 5.65 | 5.29 | 8.14 | 5.58 | 6.96 | .. | 5.45 |
| Other sources | .. | 2.36 | 2.26 | 6.48 | 4.26 | 5.57 | 2.77 | 5.48 | 2.92 | 4.43 |
| Total income | .. | 46.57 | 86.36 | 112.85 | 116.77 | 126.49 | 151.77 | 108.28 | 143.40 | 115.82 |

The average monthly income per family increased from Rs. 46.57 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 151.77 in the per capita income class 'Rs. 35 to less than Rs. 50', decreased in the next per capita income class to Rs. 108.28 and thereafter again increased to Rs. 143.40 in the highest per capita income class.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4
Average monthly receipts by components and family income classes

| Source | Monthly family income class (Rs.) | | | | | | | |
|---|-----------------------------------|------------|------------|-------------|--------------|--------------|---------------------|--------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| <i>Paid employment</i> | | | | | | | | |
| Basic wages and allowances .. | 21.00 | 41.83 | 71.53 | 98.12 | 121.34 | 150.95 | 217.62 | 104.46 |
| Bonus and commission .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Concessions .. | .. | 0.50 | 1.06 | 0.77 | 1.23 | 0.46 | 2.21 | 0.92 |
| Rest .. | .. | 0.55 | 0.21 | 0.38 | 0.84 | 0.31 | 2.60 | 0.56 |
| Sub-total : paid employment .. | 21.00 | 42.88 | 72.80 | 99.27 | 123.41 | 151.72 | 222.43 | 105.94 |
| <i>Self-employment</i> | | | | | | | | |
| Agriculture .. | .. | .. | .. | .. | .. | 0.13 | .. | 0.02 |
| Animal husbandry .. | .. | .. | 0.08 | .. | 0.78 | 10.59 | 7.91 | 1.89 |
| Trade .. | .. | .. | .. | 0.21 | .. | 1.17 | 5.99 | 0.57 |
| Rest .. | .. | 2.66 | 0.68 | 3.30 | 1.59 | 4.47 | 10.00 | 2.97 |
| Sub-total : self-employment .. | .. | 2.66 | 0.76 | 3.51 | 2.37 | 16.36 | 23.90 | 5.45 |
| <i>Other income</i> | | | | | | | | |
| Rent .. | .. | .. | 0.88 | 1.47 | 4.09 | 5.04 | 7.58 | 2.44 |
| Rest .. | 6.00 | 1.18 | 2.49 | 1.50 | 1.68 | 3.04 | 3.17 | 1.90 |
| Sub-total : other income | 6.00 | 1.18 | 3.37 | 2.97 | 5.77 | 8.08 | 10.75 | 4.43 |
| Total income .. | 27.00 | 46.72 | 76.93 | 105.75 | 131.55 | 176.16 | 257.08 | 115.82 |
| <i>Other receipts</i> | | | | | | | | |
| Sale of assets other than shares, etc. .. | .. | 8.66 | 1.13 | 1.11 | 0.93 | .. | .. | 1.61 |
| Credit purchase .. | 19.00 | 14.05 | 11.94 | 13.58 | 11.39 | 12.88 | 16.96 | 13.08 |
| Loan taken .. | .. | 30.17 | 31.20 | 23.48 | 38.97 | 26.83 | 30.58 | 28.91 |
| Rest .. | .. | .. | 6.73 | 5.10 | 10.14 | 24.29 | 4.46 | 8.00 |
| Sub-total : other receipts .. | 19.00 | 52.88 | 51.00 | 43.27 | 61.43 | 64.00 | 52.00 | 51.60 |
| Total receipts .. | 46.00 | 99.60 | 127.93 | 149.02 | 192.98 | 240.16 | 309.08 | 167.42 |
| Percentage of families to total .. | 0.42 | 9.59 | 19.63 | 35.96 | 16.45 | 11.98 | 5.97 | 100.00 |

A major portion (Rs. 104·46 or 90·19 per cent.) of the family income was derived from basic wages and allowances.

Income from bonus and commission was nil and that from concessions and 'rest' comprising overtime earnings, etc., was also very small being Re. 0·92 or 0·79 per cent. and Re. 0·56 or 0·49 per cent. respectively of the total income.

On the whole, the families having an income of less than Rs. 90 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

4·5. *Income and other receipts by components and family size*

Table 4·5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4·5
Average monthly income and other receipts by components and family size

(In Rupees)

| Type of receipt | Family size | | | | | | | | |
|-------------------------------------|-------------|--------|--------|--------|--------|--------|--------|------------|--------|
| | One | Two | Three | Four | Five | Six | Seven | Over seven | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| <i>Income from paid employment</i> | | | | | | | | | |
| Basic wages and allowances | 73·99 | 97·66 | 94·98 | 102·53 | 95·09 | 108·30 | 118·86 | 136·95 | 104·46 |
| Bonus and commission | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Overtime earnings | .. | .. | 0·16 | 0·99 | 0·16 | 0·09 | 0·22 | 0·72 | 0·38 |
| Other earnings | .. | .. | .. | .. | 0·16 | .. | .. | 1·08 | 0·18 |
| Concession | 1·65 | 0·73 | 0·64 | 0·80 | 1·00 | .. | 1·23 | 1·44 | 0·92 |
| Total | 75·64 | 98·39 | 95·78 | 104·32 | 96·41 | 108·39 | 120·31 | 140·19 | 105·94 |
| <i>Income from self-employment</i> | | | | | | | | | |
| Boarding and lodging services | .. | .. | .. | .. | .. | 0·83 | .. | .. | 0·09 |
| Agriculture | .. | .. | .. | .. | .. | .. | .. | 0·14 | 0·02 |
| Animal husbandry | .. | .. | 2·47 | —0·05 | 3·91 | 0·83 | 0·45 | 5·18 | 1·89 |
| Trade | .. | .. | .. | 0·40 | .. | 1·66 | .. | 2·23 | 0·57 |
| Profession | 2·03 | 0·59 | .. | 0·64 | .. | 0·55 | 1·68 | 3·23 | 0·99 |
| Others | .. | .. | 0·40 | 1·79 | 1·53 | 2·67 | 3·71 | 4·10 | 1·89 |
| Total | 2·03 | 0·59 | 2·87 | 2·78 | 5·44 | 6·54 | 5·84 | 14·88 | 5·45 |
| <i>Other income</i> | | | | | | | | | |
| Net rent from land | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Net rent from house | .. | 4·25 | 2·15 | 1·29 | 2·12 | 1·84 | 1·91 | 6·11 | 2·44 |
| Net rent from others | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Pension | .. | .. | .. | 0·25 | .. | 0·46 | 0·56 | 0·43 | 0·21 |
| Cash assistance | .. | .. | 0·71 | .. | 0·21 | 0·83 | .. | 0·43 | 0·28 |
| Gifts, concessions | 0·25 | 1·46 | 0·56 | 0·40 | 0·79 | 4·52 | 3·93 | 1·73 | 1·50 |
| Interest and dividends | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Chance games and lotteries | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Total | 0·25 | 5·71 | 3·42 | 1·94 | 3·12 | 7·65 | 6·40 | 8·70 | 4·43 |
| Total income | 77·92 | 104·69 | 102·07 | 109·04 | 104·97 | 122·58 | 132·55 | 163·77 | 115·82 |

TABLE 4.5—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|-------------------------------|------|--------|--------|--------|--------|--------|--------|--------|--------|
| <i>Other gross receipts</i> | | | | | | | | | |
| Sale of shares and securities | .. | .. | .. | .. | .. | 2.03 | .. | .. | 0.22 |
| Withdrawal of savings .. | 1.14 | 6.73 | 7.41 | 5.46 | 6.18 | 8.29 | 16.05 | 12.22 | 7.78 |
| Sale of other assets | .. | .. | .. | 1.74 | .. | 1.20 | 9.31 | 2.16 | 1.61 |
| Credit purchase | .. | 5.84 | 12.45 | 8.37 | 11.17 | 17.43 | 11.80 | 13.58 | 19.27 |
| Loan taken .. | .. | 18.02 | 12.88 | 11.87 | 29.74 | 22.03 | 35.57 | 50.17 | 47.66 |
| Rest | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Total | .. | 25.00 | 32.06 | 27.65 | 48.11 | 45.64 | 58.89 | 89.11 | 81.31 |
| Total receipts | .. | 102.92 | 136.75 | 129.72 | 157.15 | 150.61 | 181.47 | 221.66 | 245.08 |

The average income per family gradually increased from Rs. 77.92 in case of single member families to Rs. 163.77 in case of families having over 7 members excepting that there was a small decline in the average income of 3 member and 5 member families as compared to that of 2 member and 4 member families respectively.

Income from paid employment constituted 91.47 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as overtime earnings, concessions and other earnings fluctuated in the different size classes. Income on account of bonus and commission was nil.

Income from self-employment was relatively high in case of large sized families of 5 or more members. Income from 'other sources', e.g., pension, gifts concessions, etc., was also proportionately high in large sized families of 6 or more members.

4.6. *Income and other receipts by family composition*

4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4·6

Average monthly income and other receipts by family composition in terms of relationship with the main earner

(In Rupees)

| Item | Family composition (in terms of relationship with main earner) : | | | | | | Rest | All |
|------------------------------------|--|-----------------|------------------|----------------------------|---|-------------------------------------|--------|--------|
| | Un-married earner | Husband or wife | Husband and wife | Husband, wife and children | Husband, wife, children and other members | Un-married earner and other members | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Income | 75·09 | 82·68 | 92·36 | 109·93 | 128·66 | 130·65 | 136·19 | 115·82 |
| Other receipts .. | 13·35 | 43·68 | 36·92 | 56·34 | 57·40 | 34·70 | 55·30 | 51·60 |
| Total .. | 88·44 | 126·36 | 129·28 | 166·27 | 186·06 | 165·35 | 191·49 | 167·42 |
| Percentage of families to total .. | 4·88 | 3·00 | 6·12 | 39·06 | 33·22 | 6·23 | 7·49 | 100·00 |

The average monthly receipts per family amounted to Rs. 167·42. The major portion (Rs. 115·82) of this consisted of income from paid employment, self-employment and other sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 51·60 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of single-member families consisting of unmarried earner. These receipts, however, accounted for 52·83 per cent., 39·97 per cent., 51·25 per cent., 44·61 per cent. and 40·61 per cent. of the income respectively in case of families consisting of husband or wife; husband and wife; husband, wife and children; husband, wife, children and other members; and 'rest'.

4·62. In terms of the number of adults and children

Table 4·7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

| Item | Family composition (in terms of adults/children) | | | | | | | | | | All |
|--|--|------------------------------------|----------|----------------------|-------------------------|-----------------------------------|----------|----------------------|--------------------------------|----------------|--------|
| | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and 1 child | 2 adults and 2 children | 2 adults and more than 2 children | 3 adults | 3 adults and 1 child | 3 adults and more than 1 child | Other families | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Income | 77.98 | .. | 100.29 | 91.92 | 117.71 | 107.31 | 137.73 | 94.86 | 125.59 | 144.52 | 115.82 |
| Other receipts | 24.91 | .. | 30.99 | 28.14 | 60.72 | 60.97 | 28.12 | 29.65 | 53.43 | 76.92 | 51.60 |
| Total | 102.89 | .. | 131.28 | 120.06 | 178.43 | 168.28 | 165.85 | 124.51 | 179.02 | 221.44 | 167.42 |
| Percent- age of families to total | 7.88 | .. | 7.47 | 8.60 | 11.07 | 13.96 | 3.31 | 7.20 | 19.40 | 21.11 | 100.00 |

The proportion of 'other receipts' to income was comparatively high in the case of families consisting of 2 adults and more than 2 children, 'other families' and 2 adults and 2 children being 56.82 per cent., 53.22 per cent. and 51.58 per cent. respectively. It was lowest (20.42 per cent.) in the case of families consisting of 3 adults.

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. *Concepts and definitions*5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear ;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term 'expenditure' will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the

amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt a standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male = 1.0

Adult female = 0.9

Child (below 15 years) = 0.6

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking

all the families, the average monthly income of the family came to Rs. 115·82 and the average consumption expenditure worked out to Rs. 148·84, resulting in a deficit of Rs. 33·02. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 35·68. The analysis will first be made in terms of total consumption expenditure, and other disbursements, viz., non-consumption outgo and capital outlays, will be discussed separately.

5·21. Consumption expenditure

Of the average consumption expenditure of Rs. 148·84 per family per month, an expenditure of Rs. 90·57 or 60·85 per cent. was incurred on food, Rs. 7·58 or 5·09 per cent., on tobacco, pan and supari, Rs. 8·34 or 5·60 per cent. on fuel and lighting, Rs. 9·53 or 6·40 per cent. on housing, water charges, repairs, household appliances, household services, etc., Rs. 16·56 or 11·13 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 16·26 or 10·93 per cent. on other items like personal care medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 23·22 per month. Table 5·1 which gives the details of average expenditure on food per adult consumption unit for the different income groups shows a slight upward trend except for the income class 'Rs. 30 to less than Rs. 60' where the average expenditure on food per equivalent adult consumption unit was comparatively less (Rs. 18·25).

TABLE 5·1

Average expenditure on food per adult consumption unit by income classes

| Monthly family income class (Rs.) | Average number of members per family | Average number of equivalent adult consumption units per family | Average monthly expenditure on food per family (Rs.) | Average expenditure on food per equivalent adult consumption unit (Rs.) |
|-----------------------------------|--------------------------------------|---|--|---|
| 1 | 2 | 3 | 4 | 5 |
| <30 | 1·00 | 1·00 | 22·04 | 22·04 |
| 30—<60 | 3·89 | 3·15 | 57·48 | 18·25 |
| 60—<90 | 3·92 | 3·17 | 71·55 | 22·57 |
| 90—<120 | 4·60 | 3·69 | 84·68 | 22·95 |
| 120—<150 | 5·28 | 4·19 | 100·88 | 24·08 |
| 150—<210 | 6·16 | 4·96 | 121·09 | 24·41 |
| 210 and above | 7·69 | 6·08 | 156·92 | 25·81 |
| All | 4·86 | 3·90 | 90·57 | 23·22 |

5·22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 17·55 or about 12 per cent. of the total

consumption expenditure. Of this, a sum of Rs. 7.20 was paid towards repayment of debts, Rs. 7.69 was diverted to savings and investments, Rs. 1.58 to remittances to dependants and Rs. 1.08 to taxes, interest and litigation. The first two, viz., repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was the contribution towards the provident fund (Rs. 4.74) which was reported by about 63 per cent. of the families surveyed. In the sub-group 'taxes, interest and litigation' interest on loan alone accounted for Rs. 1.07 out of a total expenditure of Rs. 1.08 on this sub-group.

5.23. *The budget of single member families*

Single-member families constituted about 8 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 77.92 and the average monthly consumption expenditure Rs. 86.15, resulting in a deficit of Rs. 8.23. When such items as remittances to dependants, taxes and interest on loans, which are part of current living expenditure, were included, the deficit increased to Rs. 18.30 which was less than the average deficit of Rs. 35.68 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items between single-member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items

| Groups and sub-groups of items | Type of family | | |
|--|------------------------|-----------------------|--------|
| | Single-member families | Multi-member families | All |
| 1 | 2 | 3 | 4 |
| Food | 53.72 | 61.19 | 60.85 |
| Pan, supari, tobacco and alcoholic beverages | 5.44 | 5.08 | 5.09 |
| Fuel and light | 4.28 | 5.67 | 5.60 |
| Rent for house and water charges | 6.47 | 5.27 | 5.33 |
| House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services | 1.58 | 1.05 | 1.07 |
| Clothing, bedding, footwear, headwear and miscellaneous | 19.13 | 10.74 | 11.13 |
| Personal care | 3.12 | 2.55 | 2.58 |
| Education and reading | .. | 0.63 | 0.60 |
| Recreation and amusement | 1.61 | 0.74 | 0.78 |
| Medical care | 0.14 | 3.38 | 3.23 |
| Other consumption expenditure | 4.51 | 3.70 | 3.74 |
| Total | 100.00 | 100.00 | 100.00 |

Workers living singly spent proportionately less on food, fuel and light and medical care but more on housing including household appliances, furniture and furnishings, etc., pan, supari, tobacco and intoxicants, clothing, bed ling, footwear and headwear, personal care, recreation and amusement and certain other items such as transport and communications and gifts and charities. No expenditure was reported on education and reading by the single-member families. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 22.68 per month in the case of multi-member families and Rs. 46.74 per month in case of singlemen. Taking important sub-groups under food, the average expenditure per adult consumption unit on cereals, pulses and prepared meals and refreshments was Rs. 27.42 in case of single member families and Rs. 11.36 in respect of multi-member families. On milk and milk products it was Rs. 9.11 in case of single member families as compared to Rs. 3.60 in respect of multi-member families. The average expenditure per adult consumption unit on all non-food items (except medical care) was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 16.65, Rs. 3.92, Rs. 2.72 and Rs. 1.40 on clothing, bedding, footwear, etc.; other consumption expenditure like transport, subscriptions, etc.; personal care; and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 3.98; Rs. 1.37; Re. 0.95 and Re. 0.27 respectively on these items in the case of multi-member families.

5.3. Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 151.50 per family Rs. 31.19 per capita and Rs. 38.84 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

| Item | Monthly family income class (Rs.) | | | | | | | |
|------------------------------------|-----------------------------------|------------|------------|-------------|--------------|--------------|---------------------|--------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| <i>Monthly expenditure</i> | | | | | | | | |
| Average per family | 55.63 | 93.93 | 122.91 | 135.98 | 176.52 | 207.28 | 257.60 | 151.50 |
| Average per capita | 55.63 | 24.13 | 31.37 | 29.56 | 33.46 | 33.67 | 33.49 | 31.19 |
| Average per adult consumption unit | 55.63 | 29.85 | 38.82 | 36.85 | 42.09 | 41.83 | 42.34 | 38.84 |
| Percentage of families to total | 0.42 | 9.59 | 19.63 | 35.96 | 16.45 | 11.98 | 5.97 | 100.00 |

The average monthly expenditure per family varied from Rs. 55·63 in the lowest income class to Rs. 257·60 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Ignoring the lowest income class, the average per capita expenditure in the family did not show much variation among the different income classes. Similar was the case with the average expenditure per adult consumption unit.

It will be seen that ignoring the highest two income classes, the family expenditure in all other income classes was more than the family income. The difference is met from 'other receipts' namely increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5·4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5·5 shows similar distribution of families in terms of their adult-child composition. Both the tables show that a larger percentage of families came in higher expenditure classes.

TABLE 5·4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

| Monthly family expenditure class (Rs.) | Family composition (in terms of relationship with main earner) | | | | | | | Rest | All |
|--|--|-----------------|------------------|----------------------------|---|-------------------------------------|--------|--------|--------|
| | Un-married earner | Husband or wife | Husband and wife | Husband, wife and children | Husband, wife, children and other members | Un-married earner and other members | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Below 60 .. | .. | 46·98 | .. | .. | 0·71 | .. | .. | .. | 2·57 |
| 60—<120 .. | .. | 53·02 | 63·62 | 41·13 | 29·76 | 28·58 | 35·25 | 35·97 | 33·02 |
| 120 and above | .. | .. | 36·08 | 58·87 | 69·53 | 71·42 | 64·75 | 64·03 | 64·41 |
| Total | .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |
| Percentage of families to total | .. | 4·88 | 3·00 | 6·12 | 39·06 | 33·22 | 6·23 | 7·49 | 100·00 |

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults and children) and expenditure

| Monthly family expenditure class (Rs.) | Family composition (in terms of adults/children) | | | | | | | | | | All |
|--|--|------------------------------------|----------|----------------------|-------------------------|-----------------------------------|----------|----------------------|--------------------------------|----------------|--------|
| | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and 1 child | 2 adults and 2 children | 2 adults and more than 2 children | 3 adults | 3 adults and 1 child | 3 adults and more than 1 child | Other families | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Below 60 | 29.08 | .. | 47.51 | 61.47 | 13.21 | 25.36 | 48.08 | 3.85 | 64.41 | 21.69 | 2.57 |
| 60—< 120 | 57.17 | .. | 47.51 | 61.47 | 13.21 | 25.36 | 48.08 | 64.41 | 21.69 | 20.13 | 33.02 |
| 120 and above | 13.75 | .. | 52.49 | 38.53 | 86.79 | 74.64 | 51.92 | 31.74 | 78.31 | 79.87 | 64.41 |
| Total | 100.00 | .. | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Percentage of families to total | 7.88 | .. | 7.47 | 8.60 | 11.07 | 13.66 | 3.31 | 7.20 | 19.40 | 21.11 | 100.00 |

5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

Average monthly expenditure by family income classes

| Sub-groups and groups of items | Monthly family income class (Rs.) | | | | | | | |
|------------------------------------|-----------------------------------|------------|------------|--------------|--------------|---------------|------------------|-------|
| | { 30 | 30— <60 | 60— <90 | 90 — <120 | 120— <150 | 150 . <210 | 210 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| <i>Food</i> | | | | | | | | |
| Cereals and products | 8.93 | 22.24 | 26.02 | 33.85 | 39.38 | 47.15 | 57.42 | 35.00 |
| Pulses and products | .. | 3.46 | 4.02 | 5.03 | 5.51 | 5.96 | 8.10 | 5.04 |
| Oil seeds, oils and fats | 2.00 | 4.25 | 5.74 | 6.37 | 7.51 | 9.79 | 13.38 | 7.04 |
| Meat, fish and eggs | .. | 1.76 | 1.58 | 2.04 | 1.75 | 2.43 | 4.65 | 2.07 |
| Milk and products .. | 2.62 | 6.21 | 10.60 | 13.02 | 17.50 | 20.85 | 29.61 | 14.51 |
| Vegetables and products .. | 1.56 | 4.18 | 4.43 | 4.65 | 5.17 | 7.20 | 7.40 | 5.10 |
| Fruits and products .. | .. | 0.72 | 0.29 | 1.91 | 4.09 | 3.51 | 4.25 | 2.16 |
| Condiments, spices, sugar, etc. .. | 1.55 | 6.65 | 9.56 | 11.15 | 12.28 | 14.44 | 18.86 | 11.41 |
| Non-alcoholic beverages .. | 1.50 | 1.89 | 2.06 | 2.34 | 2.90 | 3.63 | 4.30 | 2.60 |
| Prepared meals and refreshments .. | 3.88 | 6.11 | 7.25 | 4.32 | 4.79 | 6.13 | 8.95 | 5.64 |
| Sub-total : food .. | 22.04 | 57.48 | 71.55 | 84.68 | 100.88 | 121.09 | 156.92 | 90.57 |

TABLE 5.6—*contd.*

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|--|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| <i>Non-food</i> .. | | | | | | | | | |
| Pan, supari .. | 2.90 | 1.91 | 2.25 | 2.16 | 3.57 | 4.73 | 5.35 | 2.89 | |
| Tobacco and products | 1.32 | 4.47 | 3.79 | 4.88 | 4.48 | 5.16 | 6.62 | 4.69 | |
| Alcoholic beverages, etc. .. | .. | .. | .. | .. | .. | .. | .. | .. | |
| Fuel and light .. | .. | 6.01 | 7.40 | 7.98 | 8.73 | 10.76 | 11.95 | 8.34 | |
| House rent, water charges, repairs, etc. .. | 6.00 | 5.19 | 6.53 | 7.61 | 10.00 | 11.17 | 12.67 | 8.28 | |
| Furniture and furni- shings .. | .. | 0.19 | 0.02 | 0.06 | .. | 0.51 | 7.01 | 0.52 | |
| Household appliances, etc. .. | .. | 0.93 | 0.18 | 0.73 | 0.66 | 0.72 | 0.61 | 0.60 | |
| Household services .. | .. | .. | 0.21 | .. | 0.22 | 0.09 | 0.79 | 0.13 | |
| Clothing, bedding and headwear .. | 15.00 | 4.84 | 6.96 | 9.05 | 12.89 | 13.98 | 15.91 | 9.91 | |
| Footwear .. | .. | 0.50 | 0.84 | 1.02 | 2.28 | 1.34 | 2.32 | 1.25 | |
| Miscellaneous (laundry, etc.) .. | 1.25 | 3.15 | 3.92 | 5.02 | 6.42 | 7.74 | 9.01 | 5.40 | |
| Medical care .. | .. | 3.09 | 2.11 | 2.39 | 11.40 | 9.94 | 3.04 | 4.81 | |
| Personal care .. | 1.12 | 2.53 | 2.94 | 3.61 | 4.31 | 4.96 | 7.01 | 3.84 | |
| Education and read- ing .. | .. | 0.38 | 0.41 | 0.51 | 1.81 | 1.19 | 2.46 | 0.89 | |
| Recreation and amusement .. | .. | 0.48 | 1.05 | 1.03 | 0.93 | 1.49 | 3.44 | 1.16 | |
| Transport and com- munication .. | 6.00 | 0.81 | 1.92 | 1.17 | 2.28 | 2.43 | 4.54 | 1.85 | |
| Subscription, etc. .. | .. | 1.11 | 6.50 | 0.88 | 2.66 | 2.36 | 3.98 | 2.66 | |
| Personal effects and miscellaneous ex- penses .. | .. | 0.19 | 0.83 | 0.71 | 1.34 | 2.33 | 2.17 | 1.05 | |
| Sub-total : non-food | 33.59 | 35.78 | 47.86 | 48.81 | 73.98 | 80.90 | 98.88 | 58.27 | |
| Total consumption expenditure | 55.63 | 93.26 | 119.41 | 133.49 | 174.86 | 201.99 | 255.80 | 148.84 | |
| <i>Non-consumption expenditure</i> | | | | | | | | | |
| Taxes, interest and litigation .. | .. | 0.38 | 0.87 | 1.35 | 0.46 | 2.00 | 1.22 | 1.08 | |
| Remittance to de- pendants .. | .. | 0.29 | 2.63 | 1.14 | 1.20 | 3.29 | 0.58 | 1.58 | |
| Savings and invest- ments .. | .. | 1.14 | 2.95 | 5.74 | 7.13 | 11.05 | 40.90 | 7.69 | |
| Debts repaid .. | 22.00 | 4.25 | 1.96 | 4.12 | 7.74 | 21.25 | 17.08 | 7.20 | |
| Total : non-consump- tion expenditure | 22.00 | 6.06 | 8.41 | 12.35 | 16.53 | 37.59 | 59.78 | 17.55 | |
| Total disbursements | 77.63 | 99.32 | 127.82 | 145.84 | 191.39 | 239.58 | 315.58 | 166.39 | |
| Percentage of families to total .. | 0.42 | 9.59 | 19.63 | 35.96 | 16.45 | 11.98 | 5.97 | 100.00 | |

The average monthly consumption expenditure per family was Rs. 148·84. Expenditure on food worked out to Rs. 90·57 or 60·85 per cent. of the total consumption expenditure. The percentage expenditure on food in relation to total consumption expenditure did not show any clear cut trend. Taking individual sub-groups under the food, the expenditure, as percentage of the total consumption expenditure, on prepared meals generally decreased with an increase in income, that on oilseeds, oils and fats, milk and milk products, condiments, spices, etc., increased with an increase in income, that on pulses and products was more or less constant in various income classes.

The non-food group accounted for 39·15 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed 45·53 per cent. The percentage expenditure on these items, on the whole, showed a downward trend except in the lowest income class where the percentage expenditure on house rent, water charges, etc., clothing, bedding and headwear was higher. The expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for 15·82 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear cut trend. The percentage expenditure on education and reading, recreation and amusement, medical care and on tobacco and products did not show any definite trend.

5·5. Expenditure by per capita income

Table 5·7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5·7

Average monthly expenditure and disbursements by per capita income classes

| Sub-groups and groups of items | Monthly per capita income class (Rs.) | | | | | | | | | |
|------------------------------------|---------------------------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|-------|
| | < 5 | 5— < 10 | 10— < 15 | 15— < 20 | 20— < 25 | 25— < 35 | 35— < 50 | 50— < 65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| <i>Food</i> | | | | | | | | | | |
| Cereals and products | — | 33·44 | 35·97 | 41·39 | 37·26 | 36·64 | 38·52 | 18·48 | 18·86 | 35·00 |
| Pulses and products | — | 4·27 | 5·24 | 5·91 | 5·86 | 5·05 | 5·27 | 3·08 | 2·39 | 5·04 |
| Oil seeds, oils and fats .. | — | 5·20 | 7·10 | 8·73 | 7·29 | 7·22 | 7·66 | 4·34 | 4·58 | 7·04 |
| Meat, fish and eggs | — | 0·89 | 2·67 | 2·33 | 2·46 | 2·03 | 1·85 | 0·31 | 2·07 | 2·07 |
| Milk and products | — | 7·74 | 11·38 | 12·41 | 16·20 | 16·06 | 18·22 | 14·29 | 15·79 | 14·51 |
| Vegetables and products .. | — | 6·21 | 5·30 | 6·02 | 5·33 | 4·90 | 5·06 | 3·51 | 3·28 | 5·10 |
| Fruits and products | — | 0·76 | 1·00 | 1·84 | 3·40 | 1·92 | 2·85 | 2·43 | 2·29 | 2·16 |
| Condiments, spices, sugar, etc. .. | — | 8·78 | 11·93 | 13·41 | 12·20 | 11·69 | 12·03 | 7·97 | 6·88 | 11·41 |
| Non-alcoholic beverages .. | — | 2·42 | 2·58 | 2·86 | 2·64 | 2·56 | 3·13 | 2·24 | 1·83 | 2·60 |
| Prepared meals and refreshments .. | — | 3·47 | 3·61 | 5·45 | 5·05 | 4·49 | 7·21 | 7·39 | 12·20 | 5·64 |
| Sub total : Food | — | 73·18 | 86·78 | 100·35 | 97·69 | 92·56 | 101·80 | 64·04 | 70·17 | 90·57 |

TABLE 5.7—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|--------|--------|--------|--------------|--------|--------|--------|--------|--------|
| <i>Non-food</i> | | | | | | | | | | |
| Pan, supari .. | — | 2.03 | 2.10 | 2.84 | 3.45 | 3.23 | 3.56 | 2.81 | 1.54 | 2.89 |
| Tobacco and products .. | — | 4.96 | 3.33 | 5.31 | 5.15 | 4.69 | 5.41 | 4.62 | 3.31 | 4.69 |
| Alcoholic beverages, etc. .. | — | — | — | — | — | — | — | — | — | — |
| Fuel and light .. | — | 7.31 | 9.13 | 9.15 | 8.50 | 8.29 | 8.77 | 7.23 | 5.88 | 8.34 |
| House rent, water charges, repairs, etc. .. | — | 5.85 | 7.79 | 8.30 | 8.88 | 8.38 | 8.01 | 9.62 | 8.53 | 8.28 |
| Furniture and furnishings .. | — | — | — | 0.12 | 0.29 | — | — | 0.29 | 5.62 | 0.52 |
| Household appliances, etc. .. | — | 1.06 | 0.70 | 0.36 | 0.42 | 0.57 | 0.04 | 1.96 | 1.01 | 0.60 |
| Household services .. | — | — | — | — | 0.22 | 0.19 | 0.18 | 0.01 | 0.46 | 0.13 |
| Clothing, bedding and headwear .. | — | 7.78 | 8.04 | 8.85 | 9.18 | 10.03 | 14.98 | 7.00 | 12.64 | 9.91 |
| Footwear .. | — | 1.00 | 1.07 | 0.70 | 1.89 | 0.91 | 2.28 | 1.31 | 1.07 | 1.25 |
| Miscellaneous (laundry, etc.) .. | — | 4.23 | 4.07 | 5.60 | 6.28 | 5.24 | 6.80 | 4.05 | 5.61 | 5.40 |
| Medical care .. | — | 3.41 | 3.93 | 9.23 | 8.47 | 2.84 | 3.65 | 1.19 | 3.05 | 4.81 |
| Personal care .. | — | 2.66 | 3.79 | 3.88 | 4.18 | 3.79 | 4.29 | 3.16 | 3.95 | 3.84 |
| Education and reading .. | — | 0.93 | 0.66 | 1.49 | 0.78 | 1.15 | 0.85 | 0.17 | — | 0.89 |
| Recreation and amusement .. | — | 0.56 | 0.56 | 0.76 | 1.65 | 1.42 | 1.11 | 0.99 | 1.71 | 1.16 |
| Transport and communication .. | — | 0.23 | 2.07 | 2.28 | 1.52 | 1.23 | 2.63 | 1.76 | 3.02 | 1.85 |
| Subscription, etc. .. | — | 0.47 | 8.30 | 1.49 | 1.93 | 0.70 | 3.93 | 2.22 | 3.46 | 2.66 |
| Personal effect and miscellaneous expenses .. | — | 0.27 | 0.88 | 1.07 | 1.64 | 1.17 | 1.53 | 0.27 | 0.21 | 1.05 |
| Sub-total: non-food .. | — | 42.75 | 57.41 | 61.43 | 62.23 | 53.83 | 68.02 | 48.66 | 61.07 | 58.27 |
| Total consumption expenditure .. | — | 115.93 | 144.19 | 161.78 | 159.92 | 146.39 | 169.82 | 112.70 | 131.24 | 148.84 |
| <i>Non-consumption expenditure</i> | | | | | | | | | | |
| Taxes, interest and litigation .. | — | 0.68 | 1.07 | 1.54 | 0.81 | 0.79 | 2.28 | 0.11 | 1.13 | 1.08 |
| Remittance to dependants .. | — | 0.58 | .. | 0.09 | 0.33 0.88 | 0.68 | 2.26 | 2.70 | 12.19 | 1.58 |
| Savings and investments .. | — | 0.82 | 4.07 | 5.94 | 6.08 | 10.73 | 11.83 | 7.24 | 12.54 | 7.09 |
| Debts repaid .. | — | 2.20 | 5.58 | 5.25 | 7.84 | 9.96 | 7.98 | 7.42 | 6.94 | 7.20 |
| Total: non consumption expenditure .. | — | 4.28 | 10.72 | 12.82 | 15.06 | 22.16 | 24.35 | 17.47 | 32.80 | 17.55 |
| Total disbursements .. | — | 120.21 | 154.91 | 174.60 | 174.98 | 168.55 | 194.17 | 130.17 | 164.04 | 166.39 |

The percentage expenditure on food in relation to total consumption expenditure varied from 60.18 per cent. in the per capita income class 'Rs. 5 to less than Rs. 10' to 63.23 per cent. in the per capita class 'Rs. 25 to less than Rs. 35' and thereafter showed a downward trend with an increase in per capita income. Taking individual sub-groups under the food group, the percentage expenditure on cereals and products, pulses and products and oil seeds, oils and fats also fluctuated upto per capita income class 'Rs. 25 to less than Rs. 35' and thereafter showed a downward trend, that on milk and milk products and prepared meals and refreshments generally increased with an increase in per capita income and that on vegetables and products generally decreased with an increase in per capita income. The percentage expenditure on non-food items also fluctuated in different per capita income classes.

5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below :—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. Analysis by per capita income classes

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

| Percentage expenditure on food to total expenditure | Monthly per capita income class (Rs.) | | | | | | | | | |
|---|---------------------------------------|-----------|------------|------------|------------|------------|------------|------------|-----------------|--------|
| | <5 | 5— <10 | 10— <15 | 15— <20 | 20— <25 | 25— <35 | 35— <50 | 50— <65 | 65 and above | All |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Below 45 .. | — | — | 11.67 | 4.95 | 6.07 | 4.83 | 4.79 | 9.59 | 41.50 | 8.84 |
| 45—<50 .. | — | — | 7.96 | 5.74 | 8.04 | 3.08 | 16.89 | 17.61 | 26.11 | 9.00 |
| 50—<55 .. | — | 19.02 | .. | 2.48 | 9.74 | 12.30 | 1.44 | 23.49 | — | 7.56 |
| 55—<60 .. | — | 14.49 | 16.30 | 14.41 | 12.89 | 14.36 | 19.02 | 32.19 | 11.74 | 15.75 |
| 60—<65 .. | — | 32.40 | 10.87 | 17.29 | 20.24 | 24.91 | 29.52 | 10.34 | 8.42 | 19.47 |
| 65—<70 .. | — | 13.22 | 21.10 | 21.41 | 18.19 | 23.29 | 24.51 | 6.78 | 12.23 | 19.43 |
| 70 and above .. | — | 20.87 | 32.10 | 33.72 | 24.83 | 17.23 | 3.83 | .. | — | 19.95 |
| Total .. | — | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

It will be seen that the percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) is generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food generally declines in the case of high per capita income classes.

5.62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

| Percentage expenditure on food to total expenditure | | | Number of families (unestimated) | Family size | | | | | | |
|---|----|----|----------------------------------|-------------|---------|---------|---------|---------|--------|--------|
| | | | | 1 | 2 and 3 | 4 and 5 | 6 and 7 | Above 7 | All | |
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Below 45 | .. | .. | 19 | 45.32 | 7.29 | 2.77 | 6.56 | 10.63 | 8.84 | |
| 45—<50 | .. | .. | 23 | 17.12 | 12.44 | 8.34 | 4.32 | 8.12 | 9.00 | |
| 50—<55 | .. | .. | 17 | 13.75 | 7.84 | 10.84 | 1.41 | 3.16 | 7.56 | |
| 55—<60 | .. | .. | 37 | 7.89 | 27.64 | 7.20 | 22.28 | 18.40 | 15.75 | |
| 60—<65 | .. | .. | 46 | 8.17 | 16.27 | 20.61 | 27.01 | 16.43 | 19.47 | |
| 65—<70 | .. | .. | 44 | 7.75 | 15.35 | 27.57 | 15.86 | 13.94 | 19.43 | |
| 70 and above | .. | .. | 54 | .. | 13.17 | 22.67 | 22.56 | 29.32 | 19.95 | |
| Total | | | .. | 240 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Percentage distribution of families | | | .. | .. | 7.88 | 19.38 | 39.07 | 19.76 | 13.91 | 100.00 |
| Number of families (unestimated) | | | .. | .. | 15 | 42 | 91 | 48 | 44 | 240 |

About 45 per cent. of the single member families spent less than 45 per cent. of the total consumption expenditure on food and only about 16 per cent. spent 60 per cent. or more on food. As against this, only about 7 per cent. and 11 per cent. of the families, consisting of 6 and 7 and above 7 members respectively spent less than 45 per cent. on food and similarly about 65 per cent. and about 60 per cent. of the corresponding families spent 60 per cent. or more on food.

The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are appreciably lower or higher than the over all average percentage expenditure on food.

5.7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of family are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

| Item | Family size | | | | | All | Reporting families (unestimated) |
|---------------------------------------|-------------|--------------|--------------|--------------|-------------|--------|----------------------------------|
| | One | Two or three | Four or five | Six or seven | Above seven | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Prepared meals and refreshments | 87.35 | 90.83 | 84.20 | 86.09 | 91.88 | 87.17 | 207 |
| Non-alcoholic beverages | 70.28 | 98.57 | 99.32 | 97.90 | 99.52 | 96.63 | 231 |
| Pan, supari | 48.46 | 69.65 | 69.19 | 70.34 | 74.32 | 68.59 | 170 |
| Tobacco and tobacco products | 65.72 | 87.61 | 86.78 | 88.05 | 83.90 | 85.13 | 204 |
| Alcoholic beverages | .. | .. | .. | .. | .. | .. | .. |
| Furniture and furnishings | 7.89 | 3.30 | 1.62 | 2.10 | 2.98 | 2.72 | 7 |
| Household services | .. | 7.27 | 6.79 | .. | 1.11 | 4.22 | 13 |
| Medical care | 5.85 | 21.63 | 37.73 | 39.55 | 44.58 | 33.41 | 85 |
| Personal care | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 240 |
| Education and reading | .. | 9.71 | 27.46 | 44.84 | 55.92 | 29.25 | 69 |
| Recreation and amusement | 83.03 | 51.94 | 57.33 | 56.04 | 76.87 | 60.77 | 147 |
| Transport and communication | 89.67 | 39.59 | 50.82 | 43.01 | 57.52 | 51.09 | 129 |
| Remittance to dependants | 31.69 | 9.45 | 2.37 | 4.78 | 4.26 | 6.79 | 18 |
| Savings and investments | 49.46 | 78.65 | 74.53 | 79.98 | 87.70 | 76.26 | 185 |
| Debts repaid | 21.19 | 42.82 | 34.74 | 29.02 | 57.61 | 37.29 | 87 |

A little more than 87 per cent. of the families incurred expenditure on prepared meals and refreshments. About 97 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. A majority

of the families surveyed were addicted to pan, supari and tobacco and tobacco products. The percentages of such families were about 69 and 85 respectively. No expenditure was recorded on alcoholic beverages. Furniture and furnishings and household services did not seem to be much popular objects of expenditure. Expenditure on medical care was reported by about 33 per cent. of the families and on personal care by all families. The percentage of families reporting expenditure on education and reading was about 29. Single-member families did not report any expenditure on education and reading. About 61 per cent. of the families reported expenditure on recreation and amusement. About 51 per cent. of the families reported expenditure on transport and communication.

About 76 per cent. of the families were either saving or investing some amount. On the other hand remittances to dependants were reported by only a small percentage of all families, viz., 6·79. About 37 per cent. of the families were making repayments on debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family by items

| Item | | | | | Standard unit (quantity) | Number of families reporting (unestimated)* | Average quantity consumed per family |
|------------------------------|----|----|----|----|--------------------------|---|--------------------------------------|
| 1 | | | | | 2 | 3 | 4 |
| FOOD, BEVERAGES, ETC. | | | | | | | |
| <i>Cereals and products</i> | | | | | | | |
| Paddy | .. | .. | .. | .. | kg. | 1 | 0.04 |
| Rice | .. | .. | .. | .. | " | 221 | 7.49 |
| Wheat | .. | .. | .. | .. | " | 218 | 22.76 |
| Wheat atta | .. | .. | .. | .. | " | 4 | 0.25 |
| Jowar | .. | .. | .. | .. | " | 71 | 3.98 |
| Jowar atta | .. | .. | .. | .. | " | 2 | 0.35 |
| Bajra | .. | .. | .. | .. | " | 207 | 18.94 |
| Bajra atta | .. | .. | .. | .. | " | 6 | 0.82 |
| Gram | .. | .. | .. | .. | " | 8 | 0.09 |
| Gram atta | .. | .. | .. | .. | " | 1 | 0.01 |
| Other cereals | .. | .. | .. | .. | " | 1 | 0.04 |
| <i>Pulses and products</i> | | | | | | | |
| Arhar | .. | .. | .. | .. | " | 174 | 1.71 |
| Gram | .. | .. | .. | .. | " | 89 | 0.74 |
| Moong | .. | .. | .. | .. | " | 219 | 4.06 |
| Masur | .. | .. | .. | .. | " | 3 | 0.01 |
| Urd | .. | .. | .. | .. | " | 26 | 0.07 |
| Pea | .. | .. | .. | .. | " | 6 | 0.02 |
| Other pulses | .. | .. | .. | .. | " | 8 | 0.03 |
| Pulse products | .. | .. | .. | .. | " | 2 | 0.01 |

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

| | 1 | 2 | 3 | 4 |
|------------------------------------|----|-----|-----|--------|
| <i>Oil seeds, oils and fats</i> | | | | |
| Gingelly oil | .. | kg. | 12 | 0.21 |
| Groundnut oil | .. | " | 218 | 3.70 |
| Vanaspathi | .. | " | 29 | 0.17 |
| <i>Meat, fish and eggs</i> | | | | |
| Goat meat | .. | " | 86 | 0.74 |
| Mutton | .. | " | 7 | 0.05 |
| Buffalo meat | .. | " | 2 | 0.03 |
| Fresh fish | .. | " | 20 | 0.19 |
| Dry fish | .. | " | 5 | 0.03 |
| Egg—hen | .. | no. | 4 | 0.27 |
| <i>Milk and products</i> | | | | |
| Milk—cow | .. | l. | 25 | 1.43 |
| Milk—buffalo | .. | " | 203 | 13.48 |
| Curd | .. | kg. | 21 | 0.35 |
| Lassi | .. | " | 52 | 6.03 |
| Ghee—cow | .. | " | 5 | 0.02 |
| Ghee—buffalo | .. | " | 151 | 0.72 |
| Butter | .. | " | 1 | .. |
| Other milk and milk products | .. | " | 5 | 0.41 |
| <i>Condiments and spices</i> | | | | |
| Salt | .. | " | 233 | 1.63 |
| Turmeric | .. | g. | 225 | 129.12 |
| Chillies—green.. .. | .. | " | 111 | 260.34 |
| Chillies—dry | .. | " | 220 | 689.56 |
| Tamarind | .. | " | 27 | 24.49 |
| Onion | .. | kg. | 171 | 3.08 |
| Garlic | .. | g. | 205 | 341.87 |
| Coriander | .. | " | 124 | 125.97 |
| Ginger | .. | " | 62 | 77.56 |
| Pepper | .. | " | 2 | 0.93 |
| Methi | .. | " | 136 | 60.89 |
| Saffron | .. | " | 7 | 1.28 |
| Mustard | .. | " | 138 | 59.95 |
| Jira | .. | " | 73 | 37.79 |
| Cloves | .. | " | 1 | 0.12 |
| Elaiichi | .. | " | 2 | 0.12 |
| Mixed spices | .. | " | 115 | 129.35 |
| Other spices and condiments | .. | " | 58 | 69.63 |
| <i>Vegetables and products</i> | | | | |
| Potato | .. | kg. | 199 | 3.71 |
| Muli, turnip, radish | .. | " | 10 | 0.07 |
| Carrot, beet | .. | " | 5 | 0.03 |
| Other root vegetables | .. | " | 24 | 0.35 |
| Brinjal | .. | " | 189 | 1.96 |
| Cauliflower | .. | " | 85 | 0.50 |
| Cabbage | .. | " | 99 | 0.60 |

TABLE 6.1—*contd.*

| | | | | 1 | 2 | 3 | 4 |
|---------------------------------------|--|--|--|----|-----|-----|--------|
| Ladies finger | | | | .. | kg. | 44 | 0.20 |
| Tomato | | | | .. | " | 57 | 0.51 |
| Cucumber | | | | .. | " | 11 | 0.07 |
| Gourd | | | | .. | " | 106 | 0.74 |
| Karola | | | | .. | " | 35 | 0.24 |
| Bean | | | | .. | " | 13 | 0.08 |
| Peas | | | | .. | " | 2 | 0.01 |
| Other non-leafy vegetables | | | | .. | " | 87 | 1.54 |
| Palak | | | | .. | " | 2 | 0.02 |
| Amaranth, chalai | | | | .. | " | 13 | 0.12 |
| Menthi | | | | .. | " | 27 | 0.18 |
| Other leafy vegetables | | | | .. | " | 41 | 0.52 |
| Other vegetable products | | | | .. | " | 18 | 1.20 |
| <i>Fruits and products</i> | | | | | | | |
| Banana | | | | .. | no. | 77 | 9.80 |
| Orange | | | | .. | " | 7 | 0.43 |
| Lemon | | | | .. | " | 4 | 0.28 |
| Mango | | | | .. | " | 38 | 15.04 |
| Jack fruit | | | | .. | " | 4 | 1.21 |
| Watermelon | | | | .. | " | 3 | 0.02 |
| Papaya | | | | .. | " | 12 | 0.15 |
| Apple | | | | .. | kg. | 1 | 0.02 |
| Kharbooza | | | | .. | " | 1 | 0.02 |
| Other fruits | | | | .. | " | 37 | 0.27 |
| Jams and jellies | | | | .. | " | 6 | 0.01 |
| Other fruit products | | | | .. | " | 1 | 0.01 |
| <i>Sugar, honey, etc.</i> | | | | | | | |
| Sugar crystal | | | | .. | " | 216 | 4.24 |
| Gur | | | | .. | " | 207 | 1.98 |
| Sugar candy (mishri) | | | | .. | " | 20 | 0.41 |
| <i>Pan, supari</i> | | | | | | | |
| Pan leaf | | | | .. | no. | 16 | 5.99 |
| Pan finished | | | | .. | " | 152 | 90.24 |
| Supari | | | | .. | g. | 8 | 10.85 |
| Lime | | | | .. | " | 3 | 1.87 |
| Katha | | | | .. | " | 2 | 0.93 |
| <i>Tobacco and products</i> | | | | | | | |
| Bidi | | | | .. | no. | 168 | 505.76 |
| Cigarette | | | | .. | " | 37 | 15.01 |
| Zarda, kimam, surti | | | | .. | g. | 3 | 1.17 |
| Chewing tobacco | | | | .. | " | 10 | 18.08 |
| Smoking tobacco | | | | .. | " | 5 | 18.08 |
| Hukka tobacco prepared | | | | .. | " | 13 | 20.06 |
| Powdered tobacco for cigarettes | | | | .. | " | 2 | 0.85 |
| Pipe tobacco | | | | .. | " | 2 | 0.85 |
| Snuff | | | | .. | " | 16 | 7.70 |

TABLE 6.1—*concl'd.*

| 1 | | | | 2 | 3 | 4 |
|--------------------------------|----|------------|----|----------------|-----|--------------|
| <i>Non alcoholic beverages</i> | | | | | | |
| Tea leaf | .. | .. | .. | kg. | 230 | 0.40 |
| Coffee powder or seed | .. | .. | .. | " | 3 | .. |
| Ice | .. | .. | .. | " | 1 | 0.05 |
| g. = gram | | l. = litre | | kg. = kilogram | | no. = number |

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 54.77 kg. Of this, the major portion (49.19 kg.) was accounted for by wheat, bajra and rice. The average size of a family in terms of equivalent adult consumption units was 3.90 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.47 kg. Besides 54.77 kg. of cereals and products, the average family consumed 6.65 kg. of pulses and pulse products, 14.91 litres of milk and 7.58 kg. of milk products, 4.08 kg. of oils and fats, 1.04 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 6.72 kg. of condiments and spices, 12.71 kg. of vegetables and vegetable products and 6.66 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of food stuffs consumed, on an average, by a family of industrial workers in Bhavnagar.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi, tobacco and tea leaf was recorded.

6.2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Bhavnagar was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the age-group of 5-14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg./hour and a good number even less than 3. All women falling in the age-group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of food stuffs consumed, on an average, by a working class family

| Nutrients | | | | | | | Quantity consumed per family per day | Quantity recommended |
|----------------|----|----|----|----|----|----|---|-------------------------|
| 1 | | | | | | | 2 | 3 |
| Calories | .. | .. | .. | .. | .. | .. | 11,710 | 10,424 |
| Protein | .. | .. | .. | .. | .. | .. | 332 g. | 274 g. |
| Fat | .. | .. | .. | .. | .. | .. | 321 g. | .. |
| Calcium | .. | .. | .. | .. | .. | .. | 3.3 g. | 5.7 mg. |
| Iron | .. | .. | .. | .. | .. | .. | 165 mg. | 101 mg. |
| Vitamin A | .. | .. | .. | .. | .. | .. | 15,218 i.u. | 17,010 i.u. |
| Vitamin B1 | .. | .. | .. | .. | .. | .. | 7.2 mg. | 5.2 mg. |
| Vitamin C | .. | .. | .. | .. | .. | .. | 221 mg. | 243 mg. |
| Nicotinic acid | .. | .. | .. | .. | .. | .. | 58 mg. | .. |
| Riboflavin | .. | .. | .. | .. | .. | .. | 3.4 mg. | .. |

g. = gram

mg. = miligram

i.u. = international units

From the above it would appear that increased intake of leafy vegetables and fruits would help to overcome the deficiencies in respect of vitamin 'A' vitamin 'C' and calcium.

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement-side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

| Monthly family income class (Rs.) | | | Percentage of families to total | Average receipts per family per month (Rs.) | Average disbur- sements per family per month (Rs.) | Net balan- cing diffe- rence + or— (Rs.) |
|--------------------------------------|----|----|---------------------------------------|---|---|---|
| 1 | | | 2 | 3 | 4 | 5 |
| Less than 30 | .. | .. | 0.42 | 46.00 | 77.63 | —31.63 |
| 30 to less than 60 | .. | .. | 9.59 | 99.60 | 99.32 | +0.28 |
| 60 to less than 90 | .. | .. | 19.63 | 127.93 | 127.82 | +0.11 |
| 90 to less than 120 | .. | .. | 35.96 | 149.02 | 145.84 | +3.18 |
| 120 to less than 150 | .. | .. | 16.45 | 192.98 | 191.39 | +1.59 |
| 150 to less than 210 | .. | .. | 11.98 | 240.16 | 239.58 | +0.58 |
| 210 and above | .. | .. | 5.97 | 309.08 | 315.58 | —6.50 |
| Total | .. | .. | 100.00 | 167.42 | 166.39 | +1.03 |

Taking all income classes, the net balancing difference was + Rs. 1.03 or 0.62 per cent. of the total receipts. Except for the first and the last income classes, the net balancing difference was positive, i.e., receipts were more than disbursements.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

| Item | Monthly family income class (Rs.) | | | | | | | | |
|--|-----------------------------------|------------|------------|-------------|--------------|--------------|------------------|--------|--------|
| | <30 | 30— <60 | 60— <90 | 90— <120 | 120— <150 | 150— <210 | 210 and above | All | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| Average monthly income per family .. | 27.00 | 46.72 | 76.93 | 105.75 | 131.55 | 176.16 | 257.08 | 115.82 | |
| Average monthly expenditure per family | 55.63 | 93.93 | 122.91 | 135.98 | 176.52 | 207.28 | 257.60 | 151.50 | |
| <i>Monthly balance</i> | | | | | | | | | |
| Percentage of families recording surplus* to total families .. | .. | .. | 1.63 | 8.29 | 3.31 | 5.59 | 2.64 | 21.46 | |
| Percentage of families recording deficit to total families .. | 0.42 | 9.59 | 18.00 | 27.67 | 13.14 | 6.39 | 3.33 | 78.54 | |
| Average surplus (+) or deficit (—) per family .. | .. | —28.63 | —47.21 | —45.98 | —30.23 | —44.97 | —31.12 | —0.52 | —35.68 |

*Zero balance is considered as surplus.

Of the total families surveyed, about 79 per cent. had deficit budgets while the remaining about 21 per cent. had balanced or surplus budgets.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

| Family composition (in terms of adults/children) | | | | | | | | | | | | |
|--|---------|------------------------------------|----------|------------------------|---------------------------|-------------------------------------|----------|------------------------|----------------------------------|----------------|--------|--------|
| Item | 1 adult | 1 adult and children (one or more) | 2 adults | 2 adults and one child | 2 adults and two children | 2 adults and more than two children | 3 adults | 3 adults and one child | 3 adults and more than one child | Other families | All | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Percentage of families recording surplus* to total families | | 1.73 | .. | 1.55 | 1.76 | 1.71 | 1.05 | 1.61 | 3.00 | 4.76 | 3.29 | 21.46 |
| Percentage of families recording deficit to total families | | 6.15 | .. | 5.82 | 6.84 | 9.36 | 12.91 | 1.70 | 3.30 | 14.64 | 17.82 | 78.54 |
| Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together | | —18.24 | .. | —16.71 | —22.21 | —43.51 | —51.65 | —0.22 | —22.40 | —28.42 | —56.44 | —35.68 |

*Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance although the deficit was the least in the case of families having 3 adults only.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Bhavnagar. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual consumption of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living which were covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security' details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (58 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

| Item | Monthly family income class (Rs.) | | | |
|--|-----------------------------------|---------|---------------|--------|
| | <60 | 60—<120 | 120 and above | All |
| 1 | 2 | 3 | 4 | 5 |
| Actual number of persons in sampled families (aged 5 years and above) .. | 7 | 91 | 148 | 246 |
| Percentage to total | 2.85 | 36.99 | 60.16 | 100.00 |
| (A) All Persons | | | | |
| Percentage receiving education .. | 14.20 | 12.09 | 17.57 | 15.45 |
| Percentage not receiving education | 85.80 | 87.91 | 82.43 | 84.55 |
| Total .. | 100.00 | 100.00 | 100.00 | 100.00 |
| (B) Children | | | | |
| Percentage receiving education .. | 25.00 | 52.63 | 46.51 | 46.97 |
| Percentage not receiving education | 75.00 | 47.37 | 53.49 | 53.03 |
| Total .. | 100.00 | 100.00 | 100.00 | 100.00 |
| All persons receiving education | | | | |
| Percentage receiving education in primary schools | 100.00 | 100.00 | 46.15 | 63.16 |
| Percentage receiving education in secondary schools | .. | .. | 26.92 | 18.42 |
| Percentage receiving education in other educational institutions | .. | .. | 26.93 | 18.42 |
| Total .. | 100.00 | 100.00 | 100.00 | 100.00 |

TABLE 9·2

Percentage distribution of persons—children and others not receiving education by reasons and family income

| Reasons for not receiving education | Monthly family income class (Rs.) | | | | | | | |
|-------------------------------------|-----------------------------------|--------|----------|--------|---------------|--------|----------|--------|
| | <60 | | 60—<120 | | 120 and above | | A'l | |
| | Children | Others | Children | Others | Children | Others | Children | Others |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Not reporting .. | 100·00 | 33·33 | .. | .. | .. | .. | 8·57 | 0·58 |
| Financial difficulties .. | .. | .. | 44·44 | 67·61 | 43·48 | 51·52 | 40·00 | 57·22 |
| Lack of facilities .. | .. | .. | .. | 5·63 | .. | 6·06 | .. | 5·78 |
| Domestic difficulties .. | .. | .. | 11·11 | 1·41 | 4·35 | 16·16 | 5·72 | 9·83 |
| Attending to family enterprise .. | .. | .. | .. | 8·45 | .. | 4·04 | .. | 5·78 |
| Lack of interest .. | .. | 66·67 | .. | 15·49 | 43·48 | 12·12 | 28·57 | 14·45 |
| Others .. | .. | .. | 44·45 | 1·41 | 8·69 | 10·10 | 17·14 | 6·36 |
| Total .. | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 | 100·00 |

Of all the family members aged 5 years and above, only about 15 per cent. were receiving education and the rest were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 47. Of the total members receiving education, about 63 per cent. were studying in primary schools, about 18 per cent. in secondary schools and the remaining were receiving education through other institutions, e.g., colleges, universities, technical institutions, literary centres, etc. The main reasons for members not receiving education were reported to be financial difficulties and lack of interest.

9·2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 46 persons reported possession of such skill, 4 members were receiving technical education or training as weavers and electricians. Desire for technical education and training was expressed by 4 members and the occupations or vocations which they had in view were motor mechanic and boiler attendants, etc.

CHAPTER 10

SICKNESS AND TREATMENT

10·1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if potty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10·2. *Treatment and consequences of sickness*

Table 10·1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 30 cases of sickness reported among 307 members of the sampled families.

TABLE 10·1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

| (a) Type of sickness | | | Percentage of cases | (b) Duration (during the reference period) | | | Percentage of cases |
|---------------------------------------|----|----|---------------------|--|----|----|---------------------|
| Not reporting | .. | .. | 10·00 | Not reporting | .. | .. | 13·33 |
| Dysentery, diarrhoea, stomach trouble | .. | .. | 10·00 | Below 7 days | .. | .. | 20·00 |
| Fever | .. | .. | 23·33 | 7 days to below 15 days | .. | .. | 16·67 |
| Smallpox, plague, cholera | .. | .. | .. | 15 days to below 30 days | .. | .. | 16·67 |
| Respiratory diseases | .. | .. | 6·67 | 30 days to below 60 days | .. | .. | 30·00 |
| Cough and cold | .. | .. | 23·33 | 60 days | .. | .. | 3·33 |
| Other diseases | .. | .. | 26·67 | | | | |
| Total | | | 100·00 | Total | | | 100·00 |

TABLE 10·1—*contd.*

| (c) Type of treatment | | | Percentage of cases | (d) Source of assistance | | | Percentage of cases |
|--|----|----|------------------------|---------------------------|----|----|------------------------|
| Not reporting | .. | .. | 6·67 | Not reporting | .. | .. | 90·00 |
| No treatment | .. | .. | 3·33 | No assistance received .. | .. | .. | 3·33 |
| Self treatment | .. | .. | 6·67 | Money lender | .. | .. | 3·34 |
| Ayurvedic treatment .. | .. | .. | .. | Employer | .. | .. | .. |
| Unani treatment | .. | .. | .. | Others | .. | .. | 3·33 |
| Homoeopathic treatment | .. | .. | .. | | | | |
| Allopathic treatment .. | .. | .. | 83·33 | | | | |
| Total | | | 100·00 | Total | | | 100·00 |
| (e) Consequences (for gainfully occupied members of families) | | | Percentage of cases | | | | |
| Not reporting | .. | .. | 10·00 | | | | |
| Work and normal diet stopped | .. | .. | 20·00 | | | | |
| Only work stopped | .. | .. | 20·00 | | | | |
| Only normal diet stopped | .. | .. | .. | | | | |
| None stopped | .. | .. | 50·00 | | | | |
| Total | | | 100·00 | | | | |

The distribution of cases by duration of sickness showed that in 50 per cent. of the cases, the sickness lasted for 15 days or more. In about 83 per cent. of the cases, Allopathic treatment was taken. Taking the cases of sickness among the gainfully occupied members of the families, in about 40 per cent. of the cases, the sickness resulted in abstention from work. The average duration of such absence was about 19 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

| (a) Type of building | | | Percentage of families | (b) Ownership or type of landlord | | | Percentage of families |
|----------------------------|----|----|------------------------|-----------------------------------|----|----|------------------------|
| Not reporting | .. | .. | 1.72 | Not reporting | .. | .. | 1.72 |
| Chawl/bustee | .. | .. | 39.66 | Employer | .. | .. | 17.24 |
| Flat | .. | .. | 1.72 | Self | .. | .. | 18.97 |
| Independent building .. | .. | .. | 56.90 | Private | .. | .. | 56.90 |
| Others | .. | .. | .. | Public bodies | .. | .. | 5.17 |
| Total .. | | | 100.00 | Total .. | | | 100.00 |
| (c) Type of structure | | | | (d) Condition of repairs | | | |
| Not reporting | .. | .. | 1.72 | Not reporting | .. | .. | 1.72 |
| Prermanent kutcha .. | .. | .. | 32.76 | Good | .. | .. | 60.34 |
| Permanent pucca .. | .. | .. | 51.72 | Moderately good .. | .. | .. | 32.76 |
| Temporary kutcha .. | .. | .. | 6.90 | Bad | .. | .. | 5.18 |
| Temporary pucca .. | .. | .. | 6.90 | | | | |
| Total .. | | | 100.00 | Total .. | | | 100.00 |
| (e) Sewage arrangements | | | | (f) Ventilation arrangements | | | |
| Not reporting | .. | .. | 12.07 | Not reporting | .. | .. | 1.72 |
| | | | | If ventilation : | | | |
| Satisfactory | .. | .. | 27.59 | (i) Good | .. | .. | 58.62 |
| Moderately satisfactory .. | .. | .. | 31.03 | (ii) Bad | .. | .. | 3.45 |
| Unsatisfactory | .. | .. | 29.31 | (iii) Tolerable | .. | .. | 36.21 |
| Total .. | | | 100.00 | Total .. | | | 100.00 |

About fifty seven per cent. of the sampled families were living in independent buildings, about 40 per cent. in chawls/bustees and about 2 per cent. in flats. Nearly fifty seven per cent. of the families were living in private buildings, about 19 per cent. in self owned buildings, about 17 per cent. in buildings provided by the employers and about 5 per cent. in buildings owned by public bodies. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 59 per cent. of the cases. About 40 per cent. of the families were living in kutcha buildings.

11.3 Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

Distribution of dwellings by various characteristics

| (a) Number of living rooms in dwelling | | | | (b) Lighting type | | | |
|--|----|----|-------|-------------------------|----|----|-------|
| | | | | | | | |
| Percentage of dwellings | | | | Percentage of dwellings | | | |
| Not reporting | .. | .. | 1.72 | Not reporting | .. | .. | 3.45 |
| One | .. | .. | 60.34 | Electricity | .. | .. | 25.86 |
| Two | .. | .. | 29.31 | Kerosene | .. | .. | 70.69 |
| Three | .. | .. | 6.90 | | | | |
| More than three | .. | .. | 1.73 | | | | |
| Total .. | | | | Total .. | | | |
| 100.00 | | | | 100.00 | | | |
| (c) Provision of kitchen | | | | (d) Number of stores | | | |
| Not reporting | .. | .. | 1.72 | Not reporting | .. | .. | 3.45 |
| Kitchen provided | .. | .. | 41.38 | No store | .. | .. | 94.83 |
| Where not provided, using: | | | | One | .. | .. | 1.72 |
| (i) Room in common use with other families | .. | .. | 1.72 | | | | |
| (ii) Part of living room | .. | .. | 51.72 | | | | |
| (iii) Covered or uncovered verandah | .. | .. | | | | | |
| (iv) No specific part of the house | .. | .. | | | | | |
| (v) Not needed | .. | .. | | | | | |
| (vi) Not reporting | .. | .. | 3.46 | | | | |
| Total .. | | | | Total .. | | | |
| 100.00 | | | | 100.00 | | | |

TABLE 11.2—*contd.*

| (e) Provision of bath room | | | Percentage of dwellings | (f) Provision of covered verandah | | | Percentage of dwellings |
|-----------------------------|----|----|-------------------------|-----------------------------------|----|----|-------------------------|
| Not reporting | .. | .. | 3.45 | Not reporting | .. | .. | 5.17 |
| No bath provided | .. | .. | 86.21 | (i) Provided | .. | .. | 20.69 |
| Where provided : | | | | (ii) Not provided | .. | .. | 74.14 |
| (i) In individual use | .. | .. | 6.90 | | | | |
| (ii) In common use | .. | .. | 3.44 | | | | |
| Total | .. | .. | 100.00 | Total | .. | .. | 100.00 |

| (g) Source of water supply | | | | (h) Provision of latrine | | | |
|----------------------------------|----|----|--------|-----------------------------------|----|----|--------|
| Not reporting | .. | .. | 1.72 | Not reporting | .. | .. | 1.72 |
| Tap provided : | | | | No latrine | .. | .. | 34.48 |
| (i) In dwelling | .. | .. | 6.90 | In individual use | .. | .. | 3.45 |
| (ii) Outside dwelling | .. | .. | 84.48 | In common use with other families | | | 60.35 |
| Well (with or without hand pump) | | | 6.90 | | | | |
| Total | .. | .. | 100.00 | Total | .. | .. | 100.00 |

(i) Type of latrine

| | | | |
|--------------------------|----|----|--------|
| Not reporting | .. | .. | 5.56 |
| Flush system | .. | .. | 75.00 |
| Septic tank system | .. | .. | 2.78 |
| Manually cleaned | .. | .. | 16.66 |
| Total | .. | .. | 100.00 |

It would be seen that a majority of the families were living in dwellings having one living room with no provision for kitchen, store room and bath room. In a majority of dwellings there were arrangements for tap water supply, though outside the dwelling, and common latrines having flush system.

11.4. *Distance of dwellings from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives

the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

| Particulars of places | Percent- age of families not reporting | Percent- age of families not visiting | Percentage of families visiting the places by distance | | | Total |
|--|--|---|---|-----------------------------------|----------------------|--------|
| | | | Less than 1 mile | 1 mile to less than 2 miles | 2 miles and above | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Work-place of the main earner | 1.72 | .. | 60.34 | 18.97 | 18.97 | 100.00 |
| Primary school .. | 12.07 | 1.72 | 67.24 | 18.97 | .. | 100.00 |
| Medical aid centre .. | 5.17 | .. | 84.48 | 10.35 | .. | 100.00 |
| Hospital | 5.17 | .. | 24.14 | 39.66 | 31.03 | 100.00 |
| Playground for children | 55.17 | 3.45 | 27.59 | 10.34 | 3.45 | 100.00 |
| Cinema house | 12.07 | .. | 56.90 | 18.96 | 12.07 | 100.00 |
| Shopping centre—grocery | 1.72 | .. | 67.24 | 17.25 | 13.79 | 100.00 |
| Shopping centre—vegetables | 1.72 | .. | 74.14 | 12.07 | 12.07 | 100.00 |
| Employment exchange .. | 29.31 | 1.72 | 31.04 | 22.41 | 15.52 | 100.00 |
| Railway station .. | 13.79 | .. | 39.66 | 34.48 | 12.07 | 100.00 |
| Bus stop | 15.52 | .. | 68.97 | 10.34 | 5.17 | 100.00 |
| Post office | 10.34 | .. | 60.34 | 18.97 | 10.35 | 100.00 |

In about 60 per cent. of the cases, work-places of the main earner were within a distance of 1 mile. Other important places of visit reported by workers or their families such as school, medical aid centre, shopping centres, bus stop, post office and cinema house were within a distance of 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

| Employment particulars | Percentage of man-weeks worked | | | |
|--|--------------------------------|-------------------|---------------|--------|
| | Not reporting | Permanent workers | Other workers | All |
| 1 | 2 | 3 | 4 | 5 |
| (a) Paid employment : | | | | |
| (i) In factories | 99.36 | 92.60 | 66.63 | 84.59 |
| (ii) In other establishments | .. | 1.84 | 5.36 | 2.88 |
| (b) Self-employment | .. | .. | 8.86 | 2.83 |
| (c) In employment but not at work | 0.64 | 5.56 | 3.43 | 4.68 |
| (d) Not in employment but seeking work | .. | .. | 15.72 | 5.02 |
| Total .. | 100.00 | 100.00 | 100.00 | 100.00 |
| Tot l number of employees .. | 3 | 46 | 23 | 72 |

There was a clear difference in the pattern of employment for 'permanent' and 'other workers'. In case of the former, the percentage of man-weeks in 'self-employment' and 'not in employment' was nil but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

12.3. Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties) classified by industry-groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry-groups

| Condition of work-place | Industry-groups | | |
|--|-----------------|--------|--------|
| | Cotton textile | Rest | All |
| 1 | 2 | 3 | 4 |
| <i>Temperature, humidity and ventilation</i> | | | |
| Not reporting | 3.33 | .. | 1.39 |
| Uncomfortable | 16.67 | 26.18 | 22.22 |
| Tolerable or comfortable | 80.00 | 73.82 | 76.39 |
| Total .. | 100.00 | 100.00 | 100.00 |
| <i>Illumination</i> | | | |
| Not reporting | 3.33 | .. | 1.39 |
| Too dark | 16.67 | .. | 6.94 |
| Too bright | .. | .. | .. |
| Tolerable or good | 80.00 | 100.00 | 91.67 |
| Total .. | 100.00 | 100.00 | 100.00 |
| <i>Cleanliness</i> | | | |
| Not reporting | 3.33 | .. | 1.39 |
| Dirty | .. | .. | .. |
| Fair or good | 96.67 | 100.00 | 98.61 |
| Total .. | 100.00 | 100.00 | 100.00 |
| <i>Sitting and standing arrangement</i> | | | |
| Not reporting | 3.33 | 2.38 | 2.78 |
| Uncomfortable | 10.00 | 9.53 | 9.72 |
| Comfortable | 66.67 | 83.33 | 76.39 |
| No particular comment | 20.00 | 4.76 | 11.11 |
| Total .. | 100.00 | 100.00 | 100.00 |
| Total number of employees .. | 30 | 42 | 72 |

12.4. *Amenities provided*

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

| Item | Not reporting | Not provided | Provided | Total | Among provided (Col.4) considered | | | |
|--|---------------|--------------|----------|--------|-----------------------------------|--------------|-----------------------|--------|
| | | | | | Unsatisfactory | Satisfactory | No particular comment | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Latrines and urinals | 1.39 | 12.50 | 86.11 | 100.00 | 8.06 | 91.94 | .. | 100.00 |
| Bath | 1.39 | 43.05 | 55.56 | 100.00 | 25.00 | 72.50 | 2.50 | 100.00 |
| Wash places .. | 1.39 | 15.28 | 83.33 | 100.00 | 1.67 | 98.33 | .. | 100.00 |
| Drinking water .. | 1.39 | 6.94 | 91.67 | 100.00 | 1.52 | 98.48 | .. | 100.00 |
| Rest shelter .. | 1.39 | 59.72 | 38.89 | 100.00 | 10.71 | 85.72 | 3.57 | 100.00 |
| Canteen | 1.39 | 51.17 | 44.44 | 100.00 | 15.63 | 81.25 | 3.12 | 100.00 |
| Reading or recreation | 1.39 | 91.67 | 6.94 | 100.00 | .. | 80.00 | 20.00 | 100.00 |
| Co-operative store and grain shop .. | 1.39 | 88.89 | 9.72 | 100.00 | 14.29 | 85.71 | .. | 100.00 |
| Technical training .. | 1.39 | 86.11 | 12.50 | 100.0 | .. | 88.89 | 11.11 | 100.00 |
| Medical facilities arranged by employers | 5.56 | 23.61 | 70.83 | 100.00 | 19.61 | 74.51 | 5.88 | 100.00 |

12.5. *Statutory rights and benefits*

Table 12.4 gives the data collected on awareness of important provisions of Labour Laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under Labour Laws and awareness thereof

| Rights and benefits | Not reporting | Percentage of employees by awareness | | | Total |
|---|---------------|--------------------------------------|-----------------|-----------|--------|
| | | Fully aware | Partially aware | Not aware | |
| 1 | 2 | 3 | 4 | 5 | 6 |
| <i>Factories Act</i> | | | | | |
| Maximum daily hours of work at normal wages | 1.39 | 93.05 | .. | 5.56 | 100.00 |
| Rate of overtime wages | 5.55 | 69.45 | 5.56 | 19.44 | 100.00 |
| Entitlement to leave with wages .. | 1.39 | 76.39 | 8.33 | 13.89 | 100.00 |
| Rate of leave with wages | 2.78 | 70.83 | 6.95 | 19.44 | 100.00 |

TABLE 12.4—*contd.*

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------|-------|-------|-------|--------|
| <i>Payment of Wages Act</i> | | | | | |
| Payment of wages at regular intervals | 1.39 | 83.33 | 5.56 | 9.72 | 100.00 |
| Maximum interval at which wages can be paid | 1.39 | 73.61 | 6.95 | 18.05 | 100.00 |
| Imposition of fines—deduction from wages | 1.39 | 72.22 | 5.56 | 20.83 | 100.00 |
| Procedure for complaints | 1.39 | 61.11 | 2.78 | 34.72 | 100.00 |
| <i>Workmen's Compensation Act</i> | | | | | |
| Compensation for temporary disablement | .. | 63.89 | 8.33 | 27.78 | 100.00 |
| Compensation for death due to work accident | .. | 51.39 | 13.89 | 34.72 | 100.00 |
| Procedure for complaints | .. | 48.61 | 1.39 | 50.00 | 100.00 |
| <i>Industrial Employment (Standing Orders) Act</i> | | | | | |
| Framing of procedures for recruitment, discharge, disciplinary action, etc. | 1.39 | 58.34 | 6.94 | 33.33 | 100.00 |
| Approval of procedure | 1.39 | 54.17 | 1.38 | 43.06 | 100.00 |
| Intimation of procedures to the workers | 1.39 | 48.61 | 9.72 | 40.28 | 100.00 |
| <i>Industrial Disputes Act</i> | | | | | |
| Lay-off compensation | 2.78 | 66.67 | 4.16 | 26.39 | 100.00 |
| Rate of lay-off compensation | 2.78 | 62.50 | 4.16 | 30.56 | 100.00 |
| Notice of retrenchment | 2.78 | 70.83 | 9.72 | 16.67 | 100.00 |
| Retrenchment compensation | 2.78 | 70.83 | 6.94 | 19.45 | 100.00 |
| <i>Employees' Provident Fund Act and Scheme</i> | | | | | |
| Contribution by employer | .. | 90.90 | 4.55 | 4.55 | 100.00 |
| Period after which the employer's contribution becomes payable | .. | 68.18 | .. | 31.82 | 100.00 |
| Accumulation of interest | .. | 77.27 | .. | 22.73 | 100.00 |

12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

| Membership | | | | | | | Percentage of employee-members |
|---------------------------------------|----|----|----|----|----|----|-----------------------------------|
| 1 | | | | | | | 2 |
| Not reporting | .. | .. | .. | .. | .. | .. | 6.94 |
| No union exists | .. | .. | .. | .. | .. | .. | 18.06 |
| In case of a union: | | | | | | | |
| (a) Members | .. | .. | .. | .. | .. | .. | 59.72 |
| (b) Not members | .. | .. | .. | .. | .. | .. | 15.28 |
| Total | | | | | | | 100.00 |
| <i>Subscription paid</i> | | | | | | | |
| Not reporting or no subscription | .. | .. | .. | .. | .. | .. | .. |
| Paying regularly | .. | .. | .. | .. | .. | .. | 93.02 |
| Not paying regularly | .. | .. | .. | .. | .. | .. | 6.98 |
| Total | | | | | | | 100.00 |
| <i>Rate of subscription per month</i> | | | | | | | |
| Less than Re. 0.25 | .. | .. | .. | .. | .. | .. | .. |
| Re. 0.25 to less than Re. 0.50 | .. | .. | .. | .. | .. | .. | 39.53 |
| Re. 0.50 and above | .. | .. | .. | .. | .. | .. | 60.47 |
| Total | | | | | | | 100.00 |

Of the total employee-members, about 60 per cent. reported to be the members of trade unions. Of these, about 93 per cent. were paying their subscription regularly. The more common rate of subscription was Re. 0.50 and above per month.

12.7. *Length of service*

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12·6

Percentage distribution of employee-members according to length of service

| Length of service | | | | | | Industry-groups | | |
|--------------------------------|----|----|----|----|----|-----------------|--------|--------|
| | | | | | | Cotton textile | Rest | All |
| 1 | | | | | | 2 | 3 | 4 |
| Less than 1 year | .. | .. | .. | .. | .. | 10·00 | 7·14 | 8·33 |
| 1 year to less than 5 years | .. | .. | .. | .. | .. | 20·00 | 38·09 | 30·56 |
| 5 years to less than 10 years | .. | .. | .. | .. | .. | 33·33 | 28·57 | 30·56 |
| 10 years to less than 20 years | .. | .. | .. | .. | .. | 26·67 | 19·05 | 22·22 |
| 20 years and above | .. | .. | .. | .. | .. | 10·00 | 7·15 | 8·33 |
| Total | | | | | | 100·00 | 100·00 | 100·00 |
| Number of employees.. | | | | | | 30 | 42 | 72 |

By and large, the employee-members of the sampled families constituted a stable labour force.

12·8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·7 shows the relevant data collected on service conditions.

TABLE 12·7

Percentage distribution of employee-members by industries and service conditions

| Service condition | | | | | | Industry-groups | | |
|----------------------|----|----|----|----|----|-----------------|--------|--------|
| | | | | | | Cotton textile | Rest | All |
| 1 | | | | | | 2 | 3 | 4 |
| <i>Shift-working</i> | | | | | | | | |
| Not reporting | .. | .. | .. | .. | .. | 6·67 | 4·76 | 5·53 |
| Day | .. | .. | .. | .. | .. | 30·00 | 69·05 | 52·78 |
| Night | .. | .. | .. | .. | .. | 13·33 | 2·38 | 6·94 |
| Evening | .. | .. | .. | .. | .. | .. | 2·38 | 1·39 |
| Rotation | .. | .. | .. | .. | .. | 50·00 | 21·43 | 33·34 |
| Total | | | | | | 100·00 | 100·00 | 100·00 |

TABLE 12.7—*contd.*

| | 1 | 2 | 3 | 4 |
|--|----|--------|--------|--------|
| <i>Daily rest-interval</i> | | | | |
| Not reporting | .. | .. | 16.67 | 9.72 |
| No rest interval | .. | .. | 14.29 | 8.33 |
| Half an hour or less | .. | 33.33 | 26.18 | 29.17 |
| More than half an hour | .. | 66.67 | 42.86 | 52.78 |
| Total .. | .. | 100.00 | 100.00 | 100.00 |
| <i>Pay-period</i> | | | | |
| Not reporting | .. | 6.67 | 4.76 | 5.56 |
| Weekly | .. | .. | 14.29 | 8.33 |
| Fortnightly | .. | 50.00 | .. | 20.83 |
| Monthly | .. | 26.67 | 80.95 | 58.33 |
| Others | .. | 16.66 | .. | 6.95 |
| Total .. | .. | 100.00 | 100.00 | 100.00 |
| <i>Days of paid earned leave enjoyed</i> | | | | |
| Not reporting | .. | .. | 28.57 | 16.67 |
| 0 day | .. | 23.33 | 23.81 | 23.61 |
| 1 to 10 days | .. | 13.33 | 7.14 | 9.73 |
| 11 to 15 days | .. | 63.34 | 38.09 | 48.61 |
| 16 days and above | .. | .. | 2.39 | 1.38 |
| Total .. | .. | 100.00 | 100.00 | 100.00 |

Roughly 53 per cent. of the worker-members were in day shifts, 33 per cent. in shifts by rotation, 7 per cent. in night shifts and about 1 per cent. in evening shifts, *i.e.*, from about 4 p.m. to 12 p.m. covering a good part of the night. About 53 per cent. of worker-members were enjoying rest interval of more than half an hour and about 29 per cent. of worker-members enjoyed rest-interval of half-an-hour or less. As regards pay-period, about 58 per cent. of the worker-members were being paid monthly, about 21 per cent. fortnightly and about 8 per cent. weekly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that about 10 per cent. of the worker-members enjoyed leave between 1 and 10 days, about 49 per cent. between 11 days and 15 days and only about 1 per cent. for 16 days and above. About 24 per cent. of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members might be in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9. *Social security benefits*

Data were also collected on social security benefits, e.g., Provident Fund Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8
Distribution of employee members by social security benefits

| Provident Fund Scheme | | | | | | | Percentage of employee-members |
|-------------------------|----|----|----|----|----|----|--------------------------------|
| 1 | | | | | | | 2 |
| Not reporting .. | .. | .. | .. | .. | .. | .. | 1.39 |
| No arrangement .. | .. | .. | .. | .. | .. | .. | 38.89 |
| If arrangement: | | | | | | | |
| (A) Contributing .. | .. | .. | .. | .. | .. | .. | 55.56 |
| (B) Not contributing .. | .. | .. | .. | .. | .. | .. | |
| (a) Not interested .. | .. | .. | .. | .. | .. | .. | .. |
| (b) Not eligible .. | .. | .. | .. | .. | .. | .. | 4.16 |
| Total .. | | | | | | | 100.00 |

Out of the total of 72 employee-members, about 56 per cent. were contributing to provident fund account either under the Employees' Provident Funds Scheme or under voluntary Provident Fund schemes introduced by the employers. About 4 per cent. of the employee-members who were not contributing were not eligible. In about 39 per cent. of the cases, there was no arrangement for provident fund.

Apart from the Employees' Provident Fund Scheme, information on other social security benefits voluntarily given by the employers such as gratuity, etc., was also collected. Twenty employee-members out of a total of 72 reported provision of a system of gratuity in the establishments, where they were employed. The scale of gratuity in a majority of cases was reported to be 15 months' pay after a service of 30 years. Fortysix employee-members reported absence of any provision, 4 reported to be not entitled and the remaining 2 did not report anything. Only one employee-member reported provision of pension scheme in the establishment where he was employed. Sixtythree employee-members reported absence of any provision, 4 reported to be not entitled and the remaining 4 did not report anything.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

| Savings Assets | | | | | Monthly family income class (Rs.) | | | |
|---|----|----|----|----|-----------------------------------|----------|---------------|----------|
| | | | | | 60 | 60 - 120 | 120 and above | All |
| | | | | | 2 | 3 | 4 | 5 |
| Average amount per reporting family (Rs.) | | | | | | | | |
| Savings | .. | .. | .. | .. | .. | 332.66 | 980.97 | 645.34 |
| Assets | .. | .. | .. | .. | 615.00 | 716.30 | 1,811.03 | 1,260.17 |
| Total | | | | | .. | 615.00 | 1,048.96 | 2,792.00 |
| | | | | | | | 1,260.17 | 1,905.51 |

B. *Percentage distribution of savings and assets by form and income classes*

| Form of savings assets | | | | | Monthly family income class (Rs.) | | | |
|---|----|----|----|----|-----------------------------------|----------|---------------|-------|
| | | | | | 60 | 60 - 120 | 120 and above | All |
| | | | | | 2 | 3 | 4 | 5 |
| (i) <i>Savings</i> | | | | | | | | |
| (a) <i>On family account</i> | | | | | | | | |
| Life insurance premium paid | .. | .. | .. | .. | .. | 0.22 | 0.02 | 0.07 |
| Provident fund—own contribution | .. | .. | .. | .. | .. | 15.70 | 16.16 | 15.86 |
| Provident fund—employer's contribution | .. | .. | .. | .. | .. | 15.70 | 16.12 | 15.83 |
| Savings (bank, postal and cash in hand) | .. | .. | .. | .. | .. | 0.09 | 2.84 | 2.11 |
| Others | .. | .. | .. | .. | .. | .. | .. | .. |
| Total | | | | | .. | 31.71 | 35.14 | 33.87 |

TABLE 13·1—*contd.*

| 1 | | | | | 2 | 3 | 4 | 5 |
|---|----|----|----|----|--------|--------|--------|--------|
| (b) On enterprise and other purposes account .. | | | | | .. | .. | .. | .. |
| (ii) Assets | | | | | | | | |
| (a) On family account | | | | | | | | |
| Land | .. | .. | .. | .. | .. | 3·53 | 26·80 | 20·54 |
| Building | .. | .. | .. | .. | 81·30 | 43·43 | 17·66 | 24·97 |
| Jewellery and ornaments | .. | .. | .. | .. | 16·26 | 17·57 | 18·97 | 18·58 |
| Others | .. | .. | .. | .. | 2·44 | 3·76 | 1·43 | 2·04 |
| Total | .. | .. | .. | .. | 100·00 | 68·29 | 64·86 | 66·13 |
| (b) On enterprise and other purposes account | | | | | .. | .. | .. | .. |
| Grand Total | .. | .. | .. | .. | 100·00 | 100·00 | 100·00 | 100·00 |
| Total number of reporting families .. | .. | .. | .. | .. | 2 | 27 | 29 | 58 |

The amount of savings per reporting family worked out to Rs. 645·34 and of assets per reporting family to Rs. 1,260·17 giving a total of Rs. 1,905·51. Thus savings formed about 34 per cent. and assets about 66 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held on 'family account' only.

13·3. *Extent of savings and assets*

Table 13·2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13·2

Percentage distribution of families by total amount of savings and assets by income classes

| Amount of savings and assets | Monthly family income class (Rs.) | | | | |
|--------------------------------------|-----------------------------------|--------|---------------|--------|--|
| | 60 | 60—120 | 120 and above | All | |
| 1 | 2 | 3 | 4 | 5 | |
| Nil | 50·00 | 14·81 | 6·90 | 12·07 | |
| Less than Rs. 200 | .. | .. | 10·34 | 5·17 | |
| Rs. 200 to below Rs. 500 | .. | 25·03 | 6·90 | 15·52 | |
| Rs. 500 to below Rs. 1,500 | 50·00 | 29·63 | 24·14 | 27·58 | |
| Rs. 1,500 to below Rs. 2,500 | .. | 14·81 | 27·58 | 20·69 | |
| Rs. 2,500 to below Rs. 3,500 | .. | 7·41 | 6·90 | 6·90 | |
| Rs. 3,500 to below Rs. 4,500 | .. | 7·41 | .. | 3·45 | |
| Rs. 4,500 and above | .. | .. | 17·24 | 8·62 | |
| Total | 100·00 | 100·00 | 100·00 | 100·00 | |

About 12 per cent. of the families had no savings and assets. This percentage was 50 in the case of lowest income class. Roughly 28 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500 and about 21 per cent. of Rs. 1,500 to below Rs. 2,500.

13.4. *Possession of durable articles and livestock*

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and livestock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and livestock and number of articles, etc., possessed

| Durable articles and livestock | | | | | | Number of families reporting possession of articles, etc. | Percentage of reporting families | Total number of articles, etc., possessed | Average number per family of reporting families |
|--------------------------------|----|----|----|----|----|---|----------------------------------|---|---|
| 1 | | | | | | 2 | 3 | 4 | 5 |
| Table | .. | .. | .. | .. | .. | 7 | 12.07 | 8 | 1.14 |
| Chair | .. | .. | .. | .. | .. | 10 | 17.24 | 13 | 1.30 |
| Sewing machine | .. | .. | .. | .. | .. | 1 | 1.72 | 1 | 1.00 |
| Clock, time-piece | .. | .. | .. | .. | .. | 12 | 20.69 | 12 | 1.00 |
| Cot | .. | .. | .. | .. | .. | 46 | 79.31 | 128 | 2.78 |
| Chouki | .. | .. | .. | .. | .. | 2 | 3.45 | 2 | 1.00 |
| Radio set | .. | .. | .. | .. | .. | 3 | 5.17 | 3 | 1.00 |
| Stringed instrument | .. | .. | .. | .. | .. | 1 | 1.72 | 1 | 1.00 |
| Fountain pen | .. | .. | .. | .. | .. | 16 | 27.59 | 24 | 1.50 |
| Wrist watch | .. | .. | .. | .. | .. | 18 | 31.03 | 19 | 1.06 |
| Bicycle | .. | .. | .. | .. | .. | 10 | 17.24 | 10 | 1.00 |
| Cow, buffalo | .. | .. | .. | .. | .. | 4 | 6.90 | 4 | 1.00 |
| Fan | .. | .. | .. | .. | .. | 1 | 1.72 | 1 | 1.00 |

It would appear from the above table that the possession of somewhat costly durable articles, such as bicycle, wristwatch, clock, time-piece, etc., was not very uncommon among the working class families surveyed.

13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

| Amount of debt | Monthly family income class (Rs.) | | | |
|---|-----------------------------------|--------|---------------|--------|
| | < 60 | 60—120 | 120 and above | All |
| 1 | 2 | 3 | 4 | 5 |
| Less than Rs. 50 | .. | .. | 4.35 | 2.13 |
| Rs. 50 to less than Rs. 100 | .. | 4.35 | 4.35 | 4.26 |
| Rs. 100 to less than Rs. 150 | .. | 30.43 | .. | 14.89 |
| Rs. 150 to less than Rs. 250 | 100.00 | 21.74 | 21.74 | 23.40 |
| Rs. 250 to less than Rs. 500 | .. | 21.74 | 26.08 | 23.40 |
| Rs. 500 to less than Rs. 1,000 | .. | 17.39 | 43.48 | 29.79 |
| Rs. 1,000 to less than Rs. 2,000 | .. | 4.35 | .. | 2.13 |
| Total | 100.00 | 100.00 | 100.00 | 100.00 |
| Total number of families reporting debt | 1 | 23 | 23 | 47 |

Out of the total of 58 sampled families, 47 or about 81 per cent. reported debt on the date of survey. Taking all the families together, about 45 per cent. of the indebted families reported debt of less than Rs. 250 and about 53 per cent. between Rs. 250 and less than Rs. 1,000.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

| Purpose of loans | Percentage of families reporting debt | Percentage distribution of loans | Percentage distribution of amount of loans |
|---------------------------------|---------------------------------------|----------------------------------|--|
| 1 | 2 | 3 | 4 |
| <i>(a) On family account</i> | | | |
| Festival | 4.26 | 3.33 | 6.24 |
| Marriage | 23.40 | 20.00 | 24.97 |
| Child birth | 2.13 | 3.33 | 2.38 |
| Funeral | 2.13 | 1.11 | 1.78 |
| Sickness | 10.63 | 13.33 | 12.35 |
| Unemployment or lay-off | 2.13 | 1.11 | 0.71 |
| Current deficit | 44.08 | 48.90 | 41.78 |
| Inherited debt | 2.13 | 3.33 | 4.45 |
| Total | 91.49 | 94.44 | 94.66 |

TABLE 13-5—*contd.*

| | 1 | 2 | 3 | 4 |
|---|---|--------|--------|-----------------|
| <i>(b) On enterprise and other purposes account</i> | | | | |
| Purchase of other assets | | 4.25 | 2.22 | 2.22 |
| Other family enterprise | | 4.26 | 3.34 | 3.12 |
| Total .. | | 8.51 | 5.56 | 5.34 |
| Grand Total .. | | 100.00 | 100.00 | 100.00 |
| Absolute Totals .. | | 47 | 90 | 16,840 (Rs.) |

Of the families reporting debt, about 91 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

| By source | | By nature of security | | By rate of interest | | By type of instalment (for repayment of loan) | |
|-----------------------|---------------------|-------------------------|---------------------|-----------------------|---------------------|---|---------------------|
| Source of loan | Percentage of loans | Nature of security | Percentage of loans | Rate of interest | Percentage of loans | Type of instalment | Percentage of loans |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Provident fund | 3.33 | Not reporting | 3.33 | No interest | 68.89 | Not reporting | 17.78 |
| Co-operative society | 6.67 | No security | 82.22 | Less than 6% | 6.67 | Weekly .. | .. |
| Employer .. | 3.33 | Ornaments and jewellery | 5.56 | 6% to less than 12½% | 17.78 | Monthly .. | 22.22 |
| Money-lender | 6.67 | Others .. | 8.89 | 12½% to less than 25% | 4.44 | Quarterly | 1.11 |
| Shopkeeper .. | 21.11 | | | 25% to less than 50% | 1.11 | Yearly .. | 1.11 |
| Friends and relatives | 53.34 | | | 50% and above | 1.11 | Others .. | 57.78 |
| Others .. | 5.55 | | | | | | |
| Total .. | 100.00 | | 100.00 | | 100.00 | | 100.00 |

About 53 per cent. of the loans were taken from friends and relatives. About 82 per cent. of the loans were taken against no security. Roughly 69 per cent. of the loans were taken at no interest. In case of about 18 per cent. of the loans, interest was paid at the rate of 6 per cent. to less than $12\frac{1}{2}$ per cent. About 22 per cent. of the loans were to be repaid in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out to about 10 thousands. Of these, 7.88 per cent. consisted of single-member families, 19.38 per cent. of two to three members, 39.07 per cent. of four to five members, 19.76 per cent. of six to seven members and the remaining 13.91 per cent. consisted of more than 7 members. By family type, the most common (39.06 per cent.) consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (33.22 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (7.88 per cent.); unmarried earner and other members (6.23 per cent.); husband and wife (6.12 per cent.) and rest (7.49 per cent.).

The average size of the family was 4.86 persons. Of these 1.31 were earners, 0.13 earning dependants and 3.42 non-earning dependants. Of the earners, 1.18 were adult men and 0.13 adult women (there being no children). About 66 per cent. of the families had only one income recipient. On an average, a family had 3.42 dependants living with it and 0.07 dependants living elsewhere.

The average monthly income worked out to Rs. 115.82 per family and Rs. 23.82 per capita. The largest number of families (35.96 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120'. Only 5.97 per cent. of the families had an income of Rs. 210 and above per month with an average of Rs. 257.08.

Of the average monthly income of Rs. 115.82 per family, income from paid employment accounted for Rs. 105.94 or 91.47 per cent., income from self-employment for Rs. 5.45 or 4.70 per cent. and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 4.43 or 3.83 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 151.50 per family, Rs. 31.19 per capita and Rs. 38.84 per adult consumption unit. Ignoring the lowest income class the average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes.

Of the average monthly expenditure of Rs. 151.50 per family, consumption expenditure accounted for Rs. 148.84, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 90.57 or 60.85 per cent. of the total consumption expenditure.

An analysis of the nutritive contents of the foodstuffs consumed, on an average, by a working class family in Bhavnagar revealed that increased intake

of green leafy vegetables and fruits would help to overcome the deficiencies in respect of Calcium, Vitamin 'A' and Vitamin 'C'.

14.2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Bhavnagar, about 61* per cent. of all members (aged 5 years and above) were illiterate and about 33* per cent. had received education upto or below primary standard. During the period of survey, about 15 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 47. The main reasons for members not receiving education were reported to be financial difficulties and lack of interest.

A majority of the families were living in dwellings having one living room with no provision for separate kitchen, store room and bath room. In most cases there were arrangements for tap water supply though outside the dwellings, and common latrines having flush system. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, were in most cases within a distance of one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 61 per cent. of the employee-members had a length of service of 5 years or more in the same establishment. About 53 per cent. of the worker-members were working in day shifts and about 33 per cent. in shifts by rotation. About 53 per cent. of the worker-members were enjoying a daily rest interval of more than half an hour. About 58 per cent. of the employee-members were being paid monthly. Paid earned leave was being enjoyed by a majority of employee-members. About 56 per cent. of the employee-members were contributing to provident fund Account either under the Employees' Provident Fund Scheme or under voluntary Schemes introduced by the employer.

Savings formed about 34 per cent. and assets about 66 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to about Rs. 645 and Rs. 1,260 respectively. Roughly 48 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 81 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

*Estimated figures.

APPENDIX I

LIST OF CENTRES COVERED UNDER FAMILY LIVING SURVEYS AMONG INDUSTRIAL WORKERS DURING 1958-59

A. *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

B. *Mining Centres*

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

C. *Plantation Centres*

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

APPENDIX II

AVERAGE MONTHLY EXPENDITURE—ITEM-WISE—PER FAMILY

| Item | Single-member families | | All families | |
|--|------------------------------|--|------------------------------|--|
| | Number of reporting families | Average expenditure per family of all families (Rs.) | Number of reporting families | Average expenditure per family of all families (Rs.) |
| 1 | 2 | 3 | 4 | 5 |
| (A) CONSUMPTION EXPENDITURE | | | | |
| Food, Beverages, etc. | | | | |
| <i>Cereals and products</i> | | | | |
| Paddy | .. | .. | 1 | 0.04 |
| Rice | .. | 8 | 221 | 6.24 |
| Wheat | .. | 7 | 218 | 14.88 |
| Wheat atta | .. | 1 | 4 | 0.18 |
| Jowar | .. | .. | 71 | 1.79 |
| Jowar atta | .. | .. | 2 | 0.15 |
| Bajra | .. | 3 | 207 | 10.05 |
| Bajra atta | .. | .. | 6 | 0.43 |
| Gram | .. | .. | 8 | 0.06 |
| Gram atta | .. | .. | 1 | 0.00 |
| Other cereals | .. | .. | 1 | 0.02 |
| Grinding charges, etc. | .. | 9 | 229 | 1.16 |
| Sub-total : cereals and products | .. | 9 | 234 | 35.00 |
| <i>Pulses and products</i> | | | | |
| Arhar | .. | 8 | 174 | 1.43 |
| Gram | .. | 4 | 89 | 0.48 |
| Moong | .. | 5 | 219 | 3.00 |
| Masur | .. | .. | 3 | 0.01 |
| Urd | .. | 3 | 26 | 0.07 |
| Pea | .. | .. | 6 | 0.02 |
| Other pulses | .. | .. | 8 | 0.02 |
| Pulse products | .. | .. | 2 | .. |
| Grinding charges | .. | .. | 19 | 0.01 |
| Sub-total : pulses and products | .. | 8 | 230 | 5.04 |
| <i>Oil seeds, oils and fats</i> | | | | |
| Gingelly oil | .. | 1 | 12 | 0.43 |
| Groundnut oil | .. | 6 | 218 | 6.15 |
| Vanaspati | .. | 2 | 30 | 0.46 |
| Sub-total : oil seeds, oils and fats | .. | 9 | 232 | 7.04 |

APPENDIX II—*contd.*

| | 1 | 2 | 3 | 4 | 5 |
|---|----|------|-----|-------|---|
| <i>Meat, fish and eggs</i> | | | | | |
| Goat meat | 5 | 1.25 | 86 | 1.58 | |
| Mutton | .. | .. | 7 | 0.10 | |
| Buffalo meat | .. | .. | 2 | 0.03 | |
| Fresh fish | 1 | 0.02 | 20 | 0.25 | |
| Dry fish | .. | .. | 5 | 0.06 | |
| Egg—hen | .. | .. | 4 | 0.05 | |
| Sub-total : meat, fish and eggs | 5 | 1.27 | 101 | 2.07 | |
| <i>Milk and products</i> | | | | | |
| Milk—cow | 3 | 1.13 | 25 | 0.84 | |
| Milk—buffalo | 11 | 4.34 | 203 | 7.97 | |
| Curd | 4 | 0.23 | 25 | 0.19 | |
| Lassi | 3 | 0.70 | 90 | 0.66 | |
| Ghee—cow | .. | .. | 5 | 0.10 | |
| Ghee—buffalo | 6 | 2.62 | 152 | 4.51 | |
| Butter | .. | .. | 1 | 0.01 | |
| Powdered milk | .. | .. | 1 | 0.01 | |
| Other milk and milk products | .. | .. | 5 | 0.22 | |
| Sub-total : milk and products | 14 | 9.02 | 238 | 14.51 | |
| <i>Condiments and spices</i> | | | | | |
| Salt | 8 | 0.03 | 233 | 0.09 | |
| Turmeric | 9 | 0.07 | 234 | 0.22 | |
| Chilly - green | 4 | 0.10 | 113 | 0.25 | |
| Chilly—dry | 7 | 0.53 | 222 | 1.53 | |
| Tamarind | 2 | 0.01 | 28 | 0.02 | |
| Onion | 8 | 0.25 | 171 | 0.79 | |
| Garlic | 8 | 0.11 | 209 | 0.40 | |
| Coriander | 5 | 0.06 | 126 | 0.18 | |
| Ginger | 3 | 0.04 | 62 | 0.10 | |
| Pepper | .. | .. | 2 | 0.01 | |
| Methi | 5 | 0.07 | 136 | 0.10 | |
| Saffron | .. | .. | 7 | 0.01 | |
| Mustard | 4 | 0.02 | 139 | 0.11 | |
| Jira | 3 | 0.10 | 73 | 0.15 | |
| Cloves | .. | .. | 1 | .. | |
| Elachi | .. | .. | 3 | .. | |
| Mixed spices | 7 | 0.46 | 129 | 0.46 | |
| Other spices, etc. | 3 | 0.10 | 62 | 0.11 | |
| Sub-total : condiments and spices | 9 | 1.95 | 234 | 4.53 | |

APPENDIX II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|----|------|-----|------|
| <i>Vegetables and products</i> | | | | |
| Potato | 8 | 0.57 | 199 | 1.74 |
| Muli, turnip, radish | 1 | 0.01 | 10 | 0.01 |
| Carrot, beet | 1 | 0.01 | 5 | .. |
| Other root vegetables | 1 | 0.03 | 25 | 0.09 |
| Brinjal | 7 | 0.22 | 189 | 0.63 |
| Cauliflower | 4 | 0.06 | 85 | 0.19 |
| Cabbage | 5 | 0.09 | 99 | 0.19 |
| Ladies finger | 2 | 0.02 | 44 | 0.14 |
| Tomato | 5 | 0.09 | 57 | 0.12 |
| Cucumber | 1 | .. | 11 | 0.02 |
| Gourd | 4 | 0.08 | 106 | 0.26 |
| Karela | .. | .. | 35 | 0.12 |
| Bean | 1 | 0.03 | 13 | 0.02 |
| Peas | .. | .. | 2 | .. |
| Other vegetables | 5 | 0.18 | 87 | 0.69 |
| Palak | 1 | 0.01 | 2 | .. |
| Amaranth, chalai | .. | .. | 13 | 0.03 |
| Menthi | 2 | 0.02 | 27 | 0.05 |
| Other leafy vegetables | 1 | 0.01 | 41 | 0.13 |
| Other vegetable products | .. | .. | 18 | 0.67 |
| Sub-total : vegetables and products | 9 | 1.43 | 232 | 5.10 |
| <i>Fruits and products</i> | | | | |
| Banana, plantain | 4 | 0.17 | 77 | 0.34 |
| Orange | 1 | 0.03 | 7 | 0.08 |
| Lemon | .. | .. | 5 | 0.03 |
| Mango | 1 | 0.06 | 39 | 1.46 |
| Jack fruit | .. | .. | 4 | 0.05 |
| Watermelon | 1 | 0.04 | 5 | 0.02 |
| Papaya | 2 | 0.04 | 14 | 0.08 |
| Apple | .. | .. | 1 | .. |
| Kharbooza | .. | .. | 1 | 0.01 |
| Other fruits | 3 | 0.06 | 38 | 0.09 |
| Jams and jellies | .. | .. | 6 | .. |
| Other fruit products | .. | .. | 1 | .. |
| Sub-total : fruits and products | 6 | 0.40 | 137 | 2.16 |
| <i>Sugar, honey, etc.</i> | | | | |
| Sugar—crystal | 13 | 1.89 | 216 | 5.01 |
| Gur | 6 | 0.29 | 209 | 1.36 |
| Sugar candy (mishri) | 1 | 0.07 | 20 | 0.51 |
| Sub-total : sugar, honey, etc. | 14 | 2.25 | 239 | 6.88 |

APPENDIX II—*contd.*

| 1 | | | | | 2 | 3 | 4 | 5 |
|---|----|----|----|----|----|-------|------|-------|
| <i>Pan, supari, etc.</i> | | | | | | | | |
| Pan leaf | .. | .. | .. | .. | 1 | 0.08 | 17 | 0.11 |
| Pan finished | .. | .. | .. | .. | 6 | 1.37 | 152. | 2.69 |
| Supari | .. | .. | .. | .. | 1 | 0.04 | 9 | 0.07 |
| Lime | .. | .. | .. | .. | 1 | .. | 3 | .. |
| Katha | .. | .. | .. | .. | 1 | 0.02 | 3 | 0.01 |
| Others | .. | .. | .. | .. | .. | .. | 3 | 0.01 |
| Sub-total : pan, supari, etc. | .. | .. | .. | .. | 7 | 1.51 | 170 | 2.89 |
| <i>Tobacco and products</i> | | | | | | | | |
| Bidi | .. | .. | .. | .. | 7 | 2.33 | 168 | 3.92 |
| Cigarette | .. | .. | .. | .. | 3 | 0.37 | 37 | 0.38 |
| Zarda, kimam, surti | .. | .. | .. | .. | .. | .. | 3 | .. |
| Chewing tobacco | .. | .. | .. | .. | 2 | 0.43 | 11 | 0.12 |
| Smoking tobacco | .. | .. | .. | .. | .. | .. | 5 | 0.09 |
| Hukka tobacco prepared | .. | .. | .. | .. | .. | .. | 13 | 0.09 |
| Powdered tobacco for cigarettes | .. | .. | .. | .. | .. | .. | 2 | 0.01 |
| Pipe tobacco | .. | .. | .. | .. | .. | .. | 2 | 0.01 |
| Snuff | .. | .. | .. | .. | 1 | 0.03 | 16 | 0.05 |
| Others | .. | .. | .. | .. | 1 | 0.02 | 13 | 0.02 |
| Sub-total : tobacco and products | .. | .. | .. | .. | 10 | 3.18 | 204 | 4.69 |
| <i>Non-alcoholic beverages</i> | | | | | | | | |
| Tea leaf | .. | .. | .. | .. | 11 | 0.98 | 231 | 2.59 |
| Coffee powder or seed | .. | .. | .. | .. | .. | .. | 3 | .. |
| Ice | .. | .. | .. | .. | .. | .. | 1 | 0.01 |
| Sub-total : non-alcoholic beverages | .. | .. | .. | .. | 11 | 0.98 | 231 | 2.60 |
| <i>Prepared meals, etc.</i> | | | | | | | | |
| Meals | .. | .. | .. | .. | 6 | 12.36 | 9 | 0.99 |
| Snack saltish | .. | .. | .. | .. | 2 | 0.12 | 47 | 0.43 |
| Snack sweet | .. | .. | .. | .. | .. | .. | 2 | .. |
| Hot drink tea | .. | .. | .. | .. | 13 | 3.60 | 200 | 4.16 |
| Hot drink coffee | .. | .. | .. | .. | .. | .. | 1 | 0.02 |
| Cold drink | .. | .. | .. | .. | .. | .. | 3 | 0.04 |
| Sub-total : prepared meals, etc. | .. | .. | .. | .. | 13 | 16.08 | 207 | 5.64 |
| Total : food, beverages, etc. | .. | .. | .. | .. | 15 | 50.97 | 240 | 98.15 |
| (i) Food | .. | .. | .. | .. | 15 | 46.28 | 240 | 90.57 |
| (ii) Tobacco, pan, supari and intoxicants | .. | .. | .. | .. | .. | 4.69 | .. | 7.58 |

APPENDIX II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|---|-----------|-------------|------------|-------------|
| Fuel and light | | | | |
| Firewood and chips | 8 | 1.38 | 210 | 3.37 |
| Coal and coke | .. | .. | 24 | 0.35 |
| Saw dust | 1 | 0.06 | 35 | 0.33 |
| Kerosene oil—fuel | 6 | 0.25 | 95 | 0.38 |
| Kerosene oil—lighting | 9 | 0.48 | 200 | 1.34 |
| Electricity—fuel | .. | .. | 2 | 0.01 |
| Electricity—lighting | 5 | 0.27 | 35 | 0.28 |
| Dung cake | 6 | 0.45 | 128 | 1.28 |
| Charcoal | .. | .. | 12 | 0.15 |
| Electric bulb | .. | .. | 4 | 0.03 |
| Match box | 12 | 0.44 | 235 | 0.79 |
| Other lighting oil | 2 | 0.36 | 4 | 0.03 |
| Total : fuel and light | 14 | 3.69 | 239 | 8.34 |
| Housing | | | | |
| <i>Rent for housing, etc.</i> | | | | |
| Residential house-rent | 13 | 5.01 | 160 | 5.26 |
| Residential land-rent | .. | .. | 1 | 0.03 |
| House rent—owned/free | 2 | 0.56 | 78 | 2.57 |
| Rent for hotel lodging | .. | .. | 1 | .. |
| Water charges | .. | .. | 4 | 0.07 |
| Sub-total : rent for housing, etc. | 15 | 5.57 | 237 | 7.93 |
| <i>House repairs and upkeep</i> | | | | |
| Repairs | 1 | 0.02 | 9 | 0.28 |
| White washing | .. | .. | 1 | .. |
| Others | 1 | 0.06 | 23 | 0.07 |
| Sub-total : house repairs and upkeep | 2 | 0.08 | 33 | 0.35 |
| <i>Furniture, etc.</i> | | | | |
| Bedstead, cot | .. | .. | 2 | 0.05 |
| Mat, mattress, durrie | 1 | 0.24 | 2 | 0.04 |
| Showcase, almirah | .. | .. | 1 | 0.42 |
| Bench | .. | .. | 1 | .. |
| Chair | .. | .. | 1 | 0.01 |
| Sub-total : furniture, etc. | 1 | 0.24 | 7 | 0.52 |

APPENDIX II—*contd.*

| | 1 | 2 | 3 | 4 | 5 |
|--|----|----|------|-----|------|
| <i>Household appliances</i> | | | | | |
| Box, trunk | .. | .. | .. | 1 | 0.04 |
| Suit case, attache case | .. | .. | .. | 1 | .. |
| Utensil—earthenware | .. | 1 | .. | 51 | 0.06 |
| Utensil—stainless steel | .. | .. | .. | 1 | 0.01 |
| Utensil—bell-metal | .. | .. | .. | 1 | 0.02 |
| Utensil—aluminium | .. | .. | .. | 2 | 0.02 |
| Utensil—brass | .. | 3 | 0.94 | 10 | 0.25 |
| Glassware | .. | 1 | 0.03 | 1 | .. |
| Chinaware | .. | 1 | 0.05 | 5 | 0.03 |
| Broom | .. | 3 | 0.02 | 77 | 0.05 |
| Lock | .. | .. | .. | 2 | 0.02 |
| Rope, string | .. | .. | .. | 1 | .. |
| Kerosene stove | .. | .. | .. | 1 | 0.06 |
| Lantern, lamp | .. | .. | .. | 3 | 0.01 |
| Repair and maintenance | .. | .. | .. | 7 | 0.03 |
| Sub-total : household appliances | .. | 6 | 1.04 | 117 | 0.60 |
| <i>Household services</i> | | | | | |
| Domestic servant, ayah | .. | .. | .. | 7 | 0.09 |
| Sweeper | .. | 1 | .. | 7 | 0.04 |
| Sub-total : household services | .. | 1 | .. | 13 | 0.13 |
| Total : housing | .. | 15 | 6.93 | 240 | 9.53 |
| Clothing Bedding, etc. | | | | | |
| <i>Readymade clothing</i> | | | | | |
| Dhoti | .. | 2 | 0.81 | 14 | 0.40 |
| Lungi | .. | .. | .. | 2 | 0.06 |
| Pyjama | .. | 1 | 0.31 | 2 | 0.05 |
| Trousers | .. | .. | .. | 4 | 0.15 |
| Waist coat, jacket, jawahar coat | .. | 1 | 0.22 | 1 | 0.02 |
| Bush shirt | .. | .. | .. | 4 | 0.06 |
| Shirt, kamij, kurta | .. | .. | .. | 2 | 0.04 |
| Rain coat | .. | 1 | 0.79 | 1 | 0.06 |
| Sari | .. | 1 | 1.29 | 40 | 1.61 |
| Blouse, choli | .. | .. | .. | 1 | 0.01 |
| Petti coat | .. | .. | .. | 2 | 0.05 |
| Dopatta, urani | .. | .. | .. | 3 | 0.04 |
| Frock | .. | .. | .. | 1 | 0.03 |
| Under garments | .. | 3 | 0.42 | 4 | 0.04 |
| Towel | .. | .. | .. | 2 | 0.02 |
| Handkerchief | .. | .. | .. | 1 | .. |
| Other garments | .. | .. | .. | 1 | .. |
| Other hosiery garments | .. | .. | .. | 1 | .. |
| Sub-total : readymade clothing | .. | 6 | 3.84 | 60 | 2.64 |

APPENDIX II—*contd.*

| 1 | 2 | 3 | 4 | 5 |
|--|----|------|-----|------|
| <i>Non-readymade clothing</i> | | | | |
| Half pants | .. | .. | 1 | 0.02 |
| Bush shirt | .. | .. | 1 | 0.02 |
| Shirt, kamij, kurta | 1 | 1.44 | 19 | 0.67 |
| Coat, overcoat | 1 | 0.35 | 10 | 0.39 |
| Sari | .. | .. | 5 | 0.19 |
| Blouse, choli | 1 | 0.22 | 4 | 0.04 |
| Petti coat | 1 | 0.27 | 2 | 0.05 |
| Towel | .. | .. | 1 | .. |
| Gamcha | .. | .. | 1 | 0.01 |
| Sweater, pull over | .. | .. | 1 | .. |
| Long cloth | 3 | 1.16 | 51 | 1.36 |
| Mulmul | .. | .. | 1 | 0.03 |
| Satin | .. | .. | 2 | 0.02 |
| Poplin | 4 | 1.13 | 53 | 1.42 |
| Other shirting and coating | .. | .. | 30 | 0.80 |
| Necktie | .. | .. | 2 | 0.05 |
| Other cloth | 1 | 0.09 | 63 | 1.80 |
| Other garments | .. | .. | 2 | 0.07 |
| Other knitted garments | .. | .. | 1 | .. |
| Sub-total : non-readymade clothing | 8 | 4.66 | 120 | 6.94 |
| <i>Headwear</i> | | | | |
| Cap | .. | .. | 2 | 0.01 |
| Sub-total : headwear | .. | .. | 2 | 0.01 |
| <i>Bedding</i> | | | | |
| Bed sheet | 1 | 0.94 | 5 | 0.15 |
| Pillow | 1 | 0.20 | 1 | 0.02 |
| Blanket, rug | 1 | 1.78 | 1 | 0.14 |
| Bed cover | .. | .. | 1 | 0.01 |
| Others | .. | .. | 1 | .. |
| Sub-total : bedding | 3 | 2.92 | 9 | 0.32 |
| <i>Footwear</i> | | | | |
| Shoes | 1 | 0.07 | 16 | 0.55 |
| Sandals | 1 | 0.63 | 8 | 0.22 |
| Chappals | 1 | 0.34 | 27 | 0.46 |
| Boots | .. | .. | 1 | 0.01 |
| Socks | .. | .. | 1 | 0.01 |
| Sub-total : footwear | 3 | 1.04 | 44 | 1.25 |

APPENDIX II—*contd.*

| | 1 | 2 | 3 | 4 | 5 |
|---|---|----|-------|-----|-------|
| <i>Miscellaneous</i> | | | | | |
| Washerman | | 7 | 0.70 | 89 | 0.66 |
| Washing soap | | 14 | 1.13 | 238 | 2.40 |
| Soda | | 3 | 0.09 | 107 | 0.27 |
| Soap chip and powder | | 2 | 0.08 | 7 | 0.02 |
| Dyeing | | .. | .. | 16 | 0.05 |
| Tailoring, mending, darning | | 9 | 1.95 | 104 | 1.91 |
| Others | | .. | .. | 30 | 0.03 |
| Repair, etc. footwear | | 2 | 0.07 | 22 | 0.05 |
| Others | | .. | .. | 7 | 0.01 |
| Sub-total : miscellaneous | | 15 | 4.02 | 240 | 5.40 |
| Total : clothing, bedding, etc. | | 15 | 16.48 | 240 | 16.56 |
| Miscellaneous | | | | | |
| <i>Medical care</i> | | | | | |
| Doctor's fee | | .. | .. | 66 | 2.63 |
| Medicine | | 1 | 0.12 | 35 | 2.17 |
| Nurse, midwife | | .. | .. | 1 | 0.01 |
| Sub-total : medical care | | 1 | 0.12 | 85 | 4.81 |
| <i>Personal care</i> | | | | | |
| Hair oil, pomade, hair cream | | 14 | 0.83 | 235 | 1.17 |
| Barber | | 13 | 0.86 | 229 | 1.55 |
| Snow, face cream, wax, etc. | | .. | .. | 2 | 0.01 |
| Toilet soap | | 10 | 0.42 | 110 | 0.31 |
| Comb, hair brush | | 3 | 0.04 | 20 | 0.02 |
| Mirror | | 1 | 0.08 | 1 | 0.01 |
| Face powder | | .. | .. | 1 | 0.01 |
| Tooth paste | | 1 | 0.09 | 5 | 0.04 |
| Tooth powder | | 3 | 0.12 | 19 | 0.05 |
| Neem and similar stick | | 8 | 0.24 | 154 | 0.63 |
| Blade | | 1 | 0.01 | 36 | 0.04 |
| Razor | | .. | .. | 1 | .. |
| Others | | .. | .. | 1 | .. |
| Sub-total : personal care | | 15 | 2.69 | 240 | 3.84 |
| <i>Education and reading</i> | | | | | |
| School and college fees | | .. | .. | 58 | 0.57 |
| Book—school | | .. | .. | 14 | 0.14 |
| Stationery—all kinds | | .. | .. | 20 | 0.09 |
| Private tuition | | .. | .. | 1 | 0.01 |
| Newspaper | | .. | .. | 4 | 0.03 |
| Periodical and journal | | .. | .. | 3 | 0.02 |
| Others | | .. | .. | 1 | 0.03 |
| Sub-total : education and reading | | .. | .. | 69 | 0.89 |

APPENDIX II—*contd.*

| | 1 | 2 | 3 | 4 | 5 |
|--|----|-------|-----|--------|---|
| <i>Recreation, etc.</i> | | | | | |
| Cinema | 12 | 1.30 | 145 | 1.05 | |
| Toy | .. | .. | 4 | 0.01 | |
| Pet animal and bird purchase, etc. | .. | .. | 2 | 0.04 | |
| Mela and fair | .. | .. | 1 | 0.01 | |
| Picnic, exhibition, etc. | .. | .. | 1 | .. | |
| Repair and maintenance | .. | .. | 2 | 0.05 | |
| Sub-total : recreation, etc. | 12 | 1.39 | 147 | 1.16 | |
| <i>Transport, etc.</i> | | | | | |
| Rail | 5 | 1.26 | 45 | 0.96 | |
| Bus | 2 | 0.53 | 23 | 0.14 | |
| Tram | .. | .. | 1 | 0.00 | |
| Horse cab | .. | .. | 8 | 0.06 | |
| Bicycle hire | 1 | 0.24 | 24 | 0.14 | |
| Air transport | .. | .. | 1 | .. | |
| Repair charges | .. | .. | 5 | 0.28 | |
| Other expenses of owned transport | 1 | 0.06 | 5 | 0.13 | |
| Postage | 7 | 0.15 | 45 | 0.10 | |
| Others | .. | .. | 16 | 0.04 | |
| Sub-total: transport, etc. | 13 | 2.24 | 129 | 1.85 | |
| <i>Subscription, etc.</i> | | | | | |
| Trade union | 7 | 0.16 | 158 | 0.32 | |
| Religious | 5 | 0.30 | 75 | 0.50 | |
| Gift and charity | 5 | 0.98 | 21 | 0.77 | |
| Other ceremonials | 1 | 0.16 | 5 | 1.07 | |
| Fines and penalties | .. | .. | 1 | .. | |
| Others | .. | .. | 1 | .. | |
| Sub-total : subscription, etc. | 12 | 1.60 | 186 | 2.66 | |
| <i>Miscellaneous</i> | | | | | |
| Ornament—metal | .. | .. | 1 | .. | |
| Ornament—glass | .. | .. | 56 | 0.17 | |
| Ornament—plastic | .. | .. | 20 | 0.06 | |
| Ornament—others | .. | .. | 1 | .. | |
| Watch | .. | .. | 1 | 0.05 | |
| Fountain pen | .. | .. | 3 | 0.01 | |
| Umbrella | .. | .. | 3 | 0.02 | |
| Repair and maintenance | .. | .. | 2 | 0.01 | |
| Other pocket expenses | 1 | 0.04 | 54 | 0.72 | |
| Other miscellaneous expenses | .. | .. | 2 | 0.01 | |
| Sub-total: miscellaneous | 1 | 0.04 | 105 | 1.05 | |
| Total : miscellaneous | .. | 8.08 | .. | 16.26 | |
| Total : CONSUMPTION EXPENDITURE | .. | 86.15 | .. | 148.84 | |

APPENDIX II—*concl'd.*

| | 1 | | 2 | 3 | 4 | 5 |
|--|----|----|----|----|-------|-------|
| (B) NON-CONSUMPTION EXPENDITURE | | | | | | |
| <i>Taxes</i> | | | | | | |
| Municipal tax | .. | .. | .. | .. | 1 | 0.01 |
| Others | .. | .. | .. | .. | 1 | .. |
| Sub-total : taxes | .. | .. | .. | .. | 2 | 0.01 |
| <i>Interest, litigation, etc.</i> | | | | | | |
| Interest paid on loan | .. | .. | .. | 2 | 0.94 | 1.07 |
| Remittance | .. | .. | .. | 5 | 9.13 | 1.58 |
| Sub-total : interest, litigation, etc. | .. | .. | .. | 6 | 10.07 | 2.65 |
| <i>Savings and investments</i> | | | | | | |
| Ornaments—gold | .. | .. | .. | .. | 1 | 0.01 |
| Bicycles | .. | .. | .. | .. | 2 | 1.00 |
| Provident fund contribution | .. | .. | .. | 5 | 2.15 | 4.74 |
| Bank and postal savings | .. | .. | .. | .. | 3 | 0.03 |
| Shares and securities | .. | .. | .. | .. | 7 | 0.05 |
| Others | .. | .. | .. | 2 | 1.11 | 1.86 |
| Sub-total : savings and investments | .. | .. | .. | 7 | 3.26 | 7.69 |
| <i>Debts repaid</i> | | | | | | |
| Debts repaid | .. | .. | .. | 3 | 2.36 | 7.20 |
| Sub-total : debts repaid | .. | .. | .. | 3 | 2.36 | 7.20 |
| Total : NON-CONSUMPTION EXPENDITURE | | | | .. | 15.69 | 17.55 |

SUMMARY

| | | | | | | |
|--|----|----|----|----|-------|--------|
| <i>(a) Consumption expenditure</i> | | | | | | |
| Food | .. | .. | .. | 15 | 46.28 | 90.57 |
| Tobacco, pan, supari and intoxicants | .. | .. | .. | .. | 4.69 | 7.58 |
| Fuel and light | .. | .. | .. | 14 | 3.69 | 8.34 |
| Housing | .. | .. | .. | 15 | 6.93 | 9.53 |
| Clothing, bedding, etc. | .. | .. | .. | 15 | 16.48 | 16.56 |
| Miscellaneous | .. | .. | .. | .. | 8.08 | 16.26 |
| Total | .. | .. | .. | .. | 86.15 | 148.84 |
| <i>(b) Non-consumption expenditure</i> | | | | | | |
| Taxes, interest and litigation | .. | .. | .. | 2 | 0.94 | 1.08 |
| Remittances to dependants | .. | .. | .. | 5 | 9.13 | 1.58 |
| Savings and investments | .. | .. | .. | 7 | 3.26 | 7.69 |
| Debts repaid | .. | .. | .. | 3 | 2.36 | 7.20 |
| Total | .. | .. | .. | .. | 15.69 | 17.55 |

